

Chicago Blueprint for Fair Housing

Completed as part of the Cook County Regional Assessment of Fair Housing

Find more information, including Appendices, online at www.Chicago.gov/fairhousing.

The final Chicago Blueprint for Fair Housing was completed as part of the HUD Assessment of Fair Housing process. Public comments were accepted in April and May 2021 as part of a 45-day comment period. See Appendix B on www.Chicago.gov/fairhousing for a public comment summary report.

OCTOBER 2021

Table of Contents

Chicago Blueprint for Fair Housing – Executive Summary 3

- Context and Background 3
- The Assessment of Fair Housing 4
- Chicago’s Fair Housing Goals 5
- Fair Housing Issues..... 6

Cook County Regional Executive Summary 11

- Cook County Regional Assessment of Fair Housing 11
 - The People and the Process..... 15
 - Data Collection and Resident Engagement..... 17
 - Actions to Address Disparities..... 17

Chapter 1: Historical Background 19

- 1.1 Fair housing in the United States..... 19
- 1.2 Fair housing in Cook County 20

Chapter 2: Creating the Plan 28

- 1.1 Stakeholder Engagement 28
 - 1.1.1 Project Team 29
 - 1.1.2 Steering Committee 29
 - 1.1.3 Advisory Committee 29
 - 1.1.4 Community Conveners 30
 - 1.1.5 Housing Industry Focus Group 32
- 1.2 Public Participation 33
- 1.3 Data Collection and Analysis..... 33

Chapter 3: Fair Housing in Cook County Today..... 36

- 1.1 Regional Snapshot 36
 - 1.2.2 Chicago 36

Chapter 4: Fair Housing Goals & Strategies 48

- GOAL 1: Increase and preserve affordable, accessible housing options 48
- GOAL 2: Prevent Involuntary Displacement and Stabilize Neighborhoods..... 53
- GOAL 3: Increase Opportunities and Community Integration for People with Disabilities 55
- GOAL 4: Address the Segregation of Opportunity/Inequitable Resource Distribution..... 58
- GOAL 5: Enhance Housing Authority Policies and Programs to Increase Fair Housing Choice 60
- GOAL 6: Expand Fair Housing Outreach, Education, and Enforcement. 62
- GOAL 7: Preserve existing and expand affordable homeownership..... 63
- GOAL 8: Ensure that internal policies and practices advance equity and address history of structural racism 65

Chicago Blueprint for Fair Housing – Executive Summary

The Cook County Regional *Assessment of Fair Housing* is a first-of-its-kind planning effort, convening 13 jurisdictions and six public housing authorities to understand the underlying causes behind the region's residential segregation and related fair housing issues. The assessment will specifically focus on the communities most harmed by these issues. As part of the regional effort, the City of Chicago and the Chicago Housing Authority (CHA) partnered to craft goals and strategies to affirmatively further fair housing and make Chicago a more equitable, prosperous place, with the most impacted residents at the center of the conversation. Produced in collaboration with Enterprise Community Partners, Chicago Area Fair Housing Alliance and the Metropolitan Planning Council, this Blueprint for Fair Housing identifies actions the City and CHA will take over the next 5 years to advance fair housing.

The Assessment of Fair Housing was undertaken as mandated by HUD's AFFH rule. In July 2021, AFFH was replaced with "Preserving Neighborhood Choice." CHA will comply with the new rule and therefore, will not be involved further with the Blueprint for Fair Housing.

Context and Background

Today's fair housing challenges are rooted in Chicago's history of segregation and structural racism. When compared against the 100 largest metropolitan areas in the country, Chicago has the fifth highest combined racial and economic segregation.³ Of the 1.8 million people of color living in Chicago, 74% live in economically disconnected areas -- parts of the City not well connected to regional economic progress, as defined by the Chicago Metropolitan Agency for Planning.¹ The majority of these areas are located on the City's South and West Sides, where rates of unemployment and poverty far exceed those in the City's North Side neighborhoods.

This segregation both drives and exacerbates income inequality, as the factors that influence a community's access to opportunity -- proximity to quality schools, viable employment, and affordable transportation -- vary greatly by neighborhood. Data and community conversations show us that disparities persist between South and West Side neighborhoods and their North Side counterparts in all areas, from education and employment to transit and environmental health. Whether it's an aging housing stock with limited access for people with physical disabilities, or an affordable community that lacks safe sidewalks or adequate lighting, symptoms of segregation and inequality around Chicago are evident.

Nationally, the typical Black family has just 1/10th the wealth of the typical white one. In 1863, black Americans owned one-half of 1 percent of the national wealth.¹² Today it's just over 1.5 percent for roughly the same percentage of the overall population.¹³ Since emancipation, the causes that have maintained and perpetuated racial wealth disparities range from laws, policies, programs, and practices, implemented at the various levels of government, to systematic practices adopted by neighborhoods, individuals, and the private sector across urban, suburban and rural communities. For every gain marginalized communities have made, new mechanisms have been created to suppress the economic promise of emancipation.

The Assessment of Fair Housing

The Assessment of Fair Housing (AFH) sets out to surface such instances of segregation and inequity, identify associated fair housing issues and contributing factors, and commit to specific plans to mitigate and eliminate them. The AFH provides a comprehensive framework for improving access to housing and opportunity for all Chicago residents and promoting equity and justice for historically marginalized groups. The process has its roots in the Fair Housing Act of 1968. The Fair Housing Act not only prohibited discrimination in housing on the basis of protected characteristics but also created a duty to affirmatively further fair housing through actions designed to overcome the legacy of segregation, unequal treatment, and historic lack of access to opportunity in housing.

To accurately identify and tackle fair housing problems, the Assessment of Fair Housing engaged community partners through a six-step process:

1. **Assess** past goals, strategies, and actions
2. **Analyze** fair housing issues and identify significant contributing factors
3. **Prioritize** contributing factors and justify the prioritization
4. **Set** fair housing priorities and goals
5. **Link** fair housing priorities and goals to subsequent planning processes
6. **Take** meaningful actions

The project awarded grants to local organizations to seek feedback from directly impacted communities with an emphasis on the South and West sides. Grantees included:

- Chicago Housing Initiative
- Connections for the Homeless
- Housing Choice Partners
- Lawyers' Committee for Better Housing
- Legal Aid Chicago
- Metropolitan Tenants Organizations
- Northwest Compass
- Respond Now

Additionally, the project established an Advisory Committee, convened by the Chicago Area Fair Housing Alliance, which was comprised of grant recipients in addition to the following organizations:

- Access Living
- Housing Choice Partners
- Northwest Compass
- Oak Park Regional Housing Center
- Northside Community Resources
- Respond Now
- Open Communities
- Supportive Housing Providers Association
- Center for Neighborhood Technology
- Housing Opportunity and Maintenance for the Elderly
- Northwest Side Housing Center
- Metropolitan Tenants Organization
- South Suburban Housing Center
- Chicago Housing Initiative
- Working Family Solidarity
- Connections for the Homeless
- Black Chicago Tomorrow
- Lawyers' Committee for Better Housing
- Neighbors for Affordable Housing
- Legal Aid Chicago
- The Chicago Urban League

Feedback sessions focused on housing discrimination and segregation; expanding affordable housing options; creating equitable opportunities to live, work, and flourish in any community; and remedying policies and practices that lock segregation in place and create unjust disparities in quality of life.

The City of Chicago published an early draft of this Blueprint for a 45-day public comment period to receive additional feedback. A summary of public comments can be found in Appendix B. A complete list of Chicago's fair housing goals and strategies can be found in the larger report, beginning on page 47.

Chicago's Fair Housing Goals

Chicago's residential segregation and fair housing challenges are driven by the root causes of systemic racism and poverty. Community conversations and extensive data analysis confirm that barriers to housing today perpetuate Chicago's residential segregation, creating a cycle of instability with long-lasting consequences that not only impact individuals, but the entire city.

Building on these findings of fair housing challenges, City and community partners collectively identified historic policies and decisions, as well as root causes, that can inform future action. Together, the City of Chicago, led by the Department of Housing, Commission on Human Relations, Office of the Mayor with additional agencies involved in implementation, and Chicago Housing Authority (CHA) will focus their affirmative fair housing work on 8 goals with complementary strategies and actions. These goals are:

Goal 1: Increase and preserve affordable, accessible housing options

- *Example: Change zoning policies to encourage the construction of housing for all income levels and that is accessible for residents with disabilities*

Goal 2: Prevent involuntary displacement and stabilize neighborhoods

- *Example: Strengthen guidelines around evictions and renewal regulations*

Goal 3: Increase opportunities and community integration for people with disabilities

- *Example: Provide an accessible website that can assist people with disabilities in locating units with accessible features*

Goal 4: Address the segregation of opportunity and related inequitable distribution of resources

- *Example: Develop a process to equitably distribute public resources based on need.*

Goal 5: Enhance housing policies and programs to increase fair housing choice

- *Example: Continue to support the Mobility Program*

Goal 6: Expand fair housing outreach, education, and enforcement

- *Example: Ensure materials are available to non-English speakers and people who are visually or hearing-impaired*

Goal 7: Preserve existing and expand affordable homeownership

- *Example: Support home repairs and rehabilitation for qualifying owners through grants, low-cost loans, or other cost assistance*

Goal 8: Ensure that internal policies and practices advance equity and address history of structural racism

- *Example: Develop standardized tools to assess racial and social equity impacts in capital planning and budget processes*

Fair Housing Issues

Across the above goals, the City and CHA seek to address the fair housing issues identified by community partners and data analysis throughout the Assessment of Fair Housing process. The challenges highlighted below each fall under one of the issue categories HUD established as part of the former Affirmatively Furthering Fair Housing rule.

Chicago's fair housing challenges are outlined in more detail below. For more in-depth data, please review the Existing Conditions Analysis in Appendix A.

HUD Issue Category: Segregation and Integration

Chicago has a self-reinforcing cycle of income inequality and segregation

The inequitable housing market paired with deep income and wealth inequality work together to perpetuate segregation: Affluent households are more able to comfortably afford high-cost housing in certain communities, while lower-income households spend higher shares of their income for lower-cost options in different communities. The result is a self-reinforcing cycle in which income inequality creates segregation and segregation furthers income inequality and limits opportunities for wealth building. Economic outcomes in Chicago frequently reflect racial lines of demarcation. Of the approximately 1.8 million people of color living in Chicago, about 74% live in Economically Disconnected Areas.¹ Of the 227,000 people in Chicago that live in Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), the vast majority (78%) are Black. The second largest population is Hispanic, with 35,000 residents (15%).² Residents of color, particularly Black residents, often experience lower incomes and higher unemployment. Some communities become caught in a cycle of disinvestment, unable to promote economic development, invest in infrastructure, and otherwise serve their residents.

HUD Issue Category: Segregation and Integration

Segregation costs Chicago.

Racial and economic inclusion supports regional economic strength. In Chicago, reducing levels of economic and racial segregation to the national median could lead to a nearly \$3,000 increase in African American income, an \$8 million rise in gross domestic product, a 30% drop in homicide rate, and an increase in individuals with bachelor's degrees by 83,000.³

HUD Issue Category: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) are prevalent across Chicago's South and West side neighborhoods.

R/ECAPs are clustered on the South and West sides of the City, with many of the areas sharing neighborhood boundary edges. 78% of people living in R/ECAPs are Black residents, compared to only 4.1% white Non-Hispanic residents. The second largest racial/ethnic group residing in R/ECAPs is the

Hispanic population, at 15%.² Community engagement findings indicate that people living in poverty, especially racial minorities, are being pushed out of centrally located neighborhoods into areas on the far South and West sides of the City.

HUD Issue Category: Disparities in Access to Opportunity – Educational Opportunities

Black and Hispanic populations have less access to high performing neighborhood schools based on where they live.

The average white non-Hispanic person and Asian person has access to more high-performing neighborhood elementary schools than any other racial or ethnic group (56.9 and 53.6%, respectively). School performance in this analysis is determined by students' state test scores in reading and math. In comparison, Black residents have the lowest access, followed by Hispanic residents (22.5 and 30.9%, respectively). Chicago's least proficient schools are in South and West side neighborhoods, where the majority of residents are Black and Hispanic, while high proficiency schools are clustered in neighborhoods north of Chicago's downtown and the Northwest side of the City, where the predominant racial/ethnic group is white, non-Hispanic.⁴

HUD Issue Category: Disparities in Access to Opportunity – Employment Opportunities

Disparities in access to employment exist across Chicago neighborhoods.

The lowest labor force participation in the City is concentrated in South and West side neighborhoods. In comparison, the highest labor force participation rates are concentrated in downtown Chicago and neighborhoods north of downtown. Areas with high access to jobs are also found in and around downtown Chicago. Consistent with the neighborhoods where Black and Hispanic Chicagoans tend to reside, the average Black Chicago resident has the least access to jobs and the labor market, followed by the average Hispanic person.⁴

HUD Issue Category: Disparities in Access to Opportunity – Transportation

Commute times and travel costs are higher in South and West side neighborhoods.

While Chicago as a whole is a highly walkable city (with a walkability score of 91.66), neighborhoods on the North side of the City are more walkable than the rest of the City. The far South corner of Chicago has particularly low walkability.⁵ While the majority of the Black and Hispanic population in Chicago has moderately high access to transit, this population has longer average commutes by CTA rail and bus service or by Pace bus service than any other racial or ethnic group. Transportation costs are higher in the far South and Southwest corners of the City where there are fewer public transportation options.⁶

HUD Issue Category: Disparities in Access to Opportunity – Low Poverty Exposure Opportunities

The average Black person in Cook County is more likely to live in an area with high poverty rates, when compared to other racial/ethnic groups.

Areas with the lowest poverty rates in Chicago are concentrated in neighborhoods north of downtown and in the northwest portion of the City. Consistent with this geographic trend, Chicagoans residing in South and West side neighborhoods of the City are surrounded by greater rates of poverty, compared to

the rest of the City. The average white non-Hispanic person in Chicago has the least exposure to poverty (58%), while the average Black person in Chicago has the most exposure to poverty (20%).⁴

HUD Issue Category: Disparities in Access to Opportunity – Environmentally Healthy Neighborhoods Opportunities

Disparities in health outcomes exist by neighborhood.

Patterns of health outcomes, including blood lead levels, asthma rates, and life expectancy, exist by race and neighborhood. The top five Chicago community areas with the largest number of children with elevated blood lead levels are all located on the Southwest and West sides of the City. When analyzing rates of child asthma-related emergency department visits by race and ethnicity, Chicago's population of Black children has by far the highest rate of child asthma-related emergency room visits. The Hispanic population has the second highest rate.⁷ Disparities in average life expectancy also exist by race, with white non-Hispanic Chicagoans living an average of 8.8 years longer than Black residents. Between certain communities, this gap widens to 17 years.⁸ These trends reflect the conditions in which people live, influencing the ease by which residents can access healthcare, healthy food, and social services.

HUD Issue Category: Disproportionate Housing Needs

Housing issues are most prevalent in Black, Hispanic, and undocumented households.

When evaluating housing problems such as overcrowding and substandard housing, Chicago's Hispanic households experience such issues at a higher rate (57%) than other racial/ethnic groups. Black households face housing issues at the second highest rate, at 54%. Areas of the City that experience at least one housing problem are concentrated in the West and Southwest sides of the City, which overlap with the location of R/ECAPs, and are heavily populated by Black and Hispanic populations.⁴ Such populations also experience the most urgent housing problems, with a large portion of calls to the city's Metropolitan Tenants Organization hotline regarding home repairs originating in South side neighborhoods. Additionally, immigrant families and undocumented residents struggle to gain access to affordable housing assistance and often find themselves in incredibly unsafe and over-crowded housing situations as a result.

HUD Issue Category: Disproportionate Housing Needs

Black Chicagoans experience barriers to homeownership.

Homeownership rates are highest among white non-Hispanic households (54.4%), and lowest among Black households (35.2%).⁴ Such a trend can be attributed to the many barriers to home ownership that Black Chicagoans face. For example, Black individuals are most likely to have their home purchase loan denied and, when approved, the loan is more likely to be non-conventional.

HUD Issue Category: Publicly Supported Housing Analysis

Affordable housing residents are mostly Black.

In Chicago, 75% of publicly-supported housing residents are Black. This means that individuals and families living in any type of publicly supported housing are more likely to be Black than any other racial/ethnic group. The rate of Black households living in publicly supported housing exceeds the share of all households that are Black in Chicago.⁴

HUD Issue Category: Publicly Supported Housing Analysis

Residents returning from incarceration have limited housing options.

The majority of unsheltered people in Chicago were previously incarcerated — 60% of unsheltered men and 58% of women report being previously incarcerated in jail or prison.⁹ Community engagement findings have reported several barriers to finding housing for previously incarcerated residents. This leaves already vulnerable residents without a place to live, exacerbating an already difficult transition. Until 2015, returning residents were limited in accessing Chicago Housing Authority (CHA) properties. In 2015, CHA created a special pilot program that permitted up to 50 formerly incarcerated individuals to live in CHA properties.⁹ Additionally, CHA has reduced its look-back period for criminal background checks from five to three years. While families are no longer prevented from living in public housing, other barriers remain.

HUD Issue Category: Publicly Supported Housing Analysis

Housing Choice Voucher holders face barriers to moving to mobility areas.

CHA's Mobility Program aims to provide opportunities for voucher holders to move into Mobility Areas, which are Chicago Community Areas that have lower levels of poverty and crime and access to positive economic indicators. However, community engagement efforts indicate that despite these efforts, many of Chicago's voucher recipients continue to reside in high-poverty, primarily Black census tracts that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments.¹⁰ CHA has commissioned a Fair Housing study that is entering its second year which seeks to identify barriers voucher participants face when searching for housing in mobility areas.

HUD Issue Category: Disability and Access Analysis

People with disabilities face tradeoffs between living where there is accessible infrastructure and affordable rent.

Chicagoans with disabilities often need to choose between accessible infrastructure and affordable rent. Stakeholders have indicated that accessible infrastructure, such as maintained streets and sidewalks tends to be located in the least affordable neighborhoods of Chicago. As a result, people with disabilities are more prevalent on the South and West sides of Chicago, areas with the least proficient schools and the lowest rates of market engagement compared to other parts of the City.¹¹ Accessible housing for residents with physical disabilities continues to be scarce and expensive.

End Notes:

1 – ON TO 2050 Layer: EDAs and Disinvested Areas, Chicago Metropolitan Agency for Planning 2017

2 – 2013-2017 5-Year American Community Survey

3 – The Cost of Segregation [Report](#), Metropolitan Planning Council

4 – Affirmatively Furthering Fair Housing (AFFH) v4a

5 – ON TO 2050 Layer: Walkability, Chicago Metropolitan Agency for Planning 2018

6 – Transit Availability Index, Chicago Metropolitan Agency for Planning 2017

- 7 - Discharge Data, Division of Patient Safety and Quality, Illinois Department of Public Health (2017)
- 8 – Healthy Chicago 2025
- 9 – [Re-Entry Housing Issues in Illinois](#) Report, Metropolitan Planning Council
- 10 - HUD Custom Tabulations of Inventory Management System/PIH Information Center data
- 11 – HUD, Census 2010
- 12 – Federal Reserve Bank. [“Recent Trends in Wealth-Holding by Race and Ethnicity: Evidence from the Survey of Consumer Finances.”](#) September 2017.
- 13 - Schermerhorn, Calvin. [“Why the racial wealth gap persists, more than 150 years after emancipation.”](#) Washington Post, 19 June 2019.

Cook County Regional Executive Summary

Cook County Regional Assessment of Fair Housing

Patterns of segregation did not occur organically, nor are they the result of a compilation of individual choices. Segregation is rooted in historical public policy decisions directly intended to keep populations separated by race.¹ It has become baked into the American experience and has resulted in vast inequities in life outcomes based on race and ethnicity. The Fair Housing Act was enacted in 1968 to alter the trajectory of inequities fueled by discriminatory acts and the structural perpetuation of racism operating within the housing market and upheld by public policy decisions. The Fair Housing Act was intended both to address actions, policies, and programs that have discriminatory effects and to encourage the proactive dismantling of segregation and mitigation of disparities in housing need.

Because modes of discrimination change over time and disparities in housing need are highly localized, it is important to assess impacts based on the full range of protected classes at the Federal, State, County, and local level. The Cook County Regional Assessment of Fair Housing (AFH) is a rigorous planning approach, bringing together 13 participating jurisdictions (local governments) and five public housing authorities to understand the underlying causes of the region's residential segregation, identify the populations and geographic areas most harmed by the impacts of segregation and limited housing choice, and lay out a blueprint of strategies to make Cook County a more equitable, prosperous, and inclusive place.² This report builds on the Fair Housing Act of 1968 by reflecting the desire to end discrimination and segregation to the point where the supply of housing is truly accessible and residents have more housing choice.

The Cook County Regional AFH champions the right for all people to live where they choose, have equal access to housing (which includes finding, purchasing, renting, and selling housing) and enjoy the full use of their homes without unlawful discrimination, interference, coercion, threats, or intimidation by owners, landlords, real estate agents, banks or any other persons.³ Along with barring discrimination and ensuring that basic housing needs are met, the tenets of furthering fair housing can also include decisions and policies that impact entire communities. Participants of the Cook County assessment process recognize that the choices cities and counties make about zoning, land-use, and infrastructure projects can all further—or create barriers to—fair housing and have demonstrated their commitment to collaborating on concrete plans for change.

Background and Historical Context

Cook County is markedly segregated; oftentimes one need only name a neighborhood or municipality, and an intuitive breakdown by race and ethnicity is triggered in one's mind. When mapped out, Cook County has clear "color lines" prevalent across the region.⁴ This is significant because these "color lines"

¹ Richard Rothstein. *The Color of Law: A Forgotten History of How Our Government Segregated America*. 2017.

² Adapted from Cook County Fair Housing Guidebook.

³ Adapted from Chicago Area Fair Housing Alliance (CAFHA) Public Participation Guide.

⁴ As of the 2013-2017 American Community Survey, the White, non-Hispanic population is predominantly concentrated and is the predominant racial/ethnic group in neighborhoods on the north side of Chicago and in most of suburban Cook County with the exception of South Suburban Cook County and portions of West Suburban Cook County. The Black/African American, non-Hispanic population is primarily concentrated in neighborhoods on the south side of Chicago and in South Suburban Cook County and to a lesser extent in neighborhoods on the West side of Chicago and Western Cook County near Maywood. The Hispanic population predominates in the majority of neighborhoods on the west and southwest sides of Chicago, but also in some north side neighborhoods, in neighborhoods around O'Hare airport, and in smaller clusters throughout northern and

overlap with where place-based opportunities like employment, transportation options, and healthy and safe housing exist; meaning the segregation of resources follows the segregation of people. Therefore, Black and Latinx households do not enjoy the same level of neighborhood amenities and access to opportunity as White households, and also face heightened threats of unsafe housing and unhealthy housing conditions and communitywide disinvestment.

Because Cook County's historic segregation denied families of color wealth building opportunities and denied entire communities of investments needed to thrive, impoverished households in Cook County are disproportionately Black, Latinx, and areas with concentrated poverty are disproportionately made up of people of color. Data demonstrates that the overlap between race and poverty is only becoming more severe. The number of Racially Concentrated Areas of Poverty (R/ECAPs) in Cook County have steadily increased from a total of 75 in 1990 to 105 in 2017, indicating increased concentration of poverty following historic patterns of segregation born out of the era of redlining. Because historic patterns of segregation have been perpetuated over time by public policy, and exacerbated by economic distress, such as the 2008 Recession, R/ECAP neighborhoods in Cook County are not experiencing the relief and investment needed to thrive. Compounded with race-based disparities, are disparities by disability and family status, with households with children and people with disabilities more likely to face poverty and financial hardship. Community engagement strategies throughout the assessment process worked to understand the underlying issues and factors perpetuating Cook County's residential segregation and the consequent barriers to equitable opportunities. Below is a list of the key themes gleaned through this engagement along with supporting data.

Findings

1) Cook County municipalities exhibit vastly different capacity, resources, and political will to advance fair housing, challenging comprehensive, countywide fair and affordable housing efforts.

Within Cook County there are varying degrees of compliance with fair housing and civil rights requirements. Additionally, the use of Home Rule status to thwart fair and affordable housing efforts is a pervasive issue. This creates a patchwork of compliance and harms comprehensive efforts to affirmatively further fair housing, meet the affordable housing needs of residents, and create greater connectivity to job centers.

A noted mismatch has developed between where jobs are created and where housing is affordable for the people who work those jobs. Additionally, much of the growth in job centers has occurred in suburban areas with limited transit accessibility. Census tracts with more than 50 percent of owner-occupied units affordable to a household at 80 percent Area Median Income (AMI) are concentrated in south and west Cook County." These areas are generally a significant distance from major regional job centers, especially in the case of south Cook County... Moreover, very few census tracts outside of Chicago have a significant number of rental units priced affordable to very low-income households earning below 50 percent AMI."⁵

southern Cook County. There are a small number of predominantly Asian/Pacific Islander neighborhoods in the county. These are primarily located in Central Chicago in and around Chinatown and to a lesser extent in northern Cook County communities.

⁵ Fair Housing and Equity Assessment: Metropolitan Chicago, 2013.

Because of the great need for affordable housing, especially near job opportunities, in 2003 Illinois enacted the Affordable Housing Planning and Appeal Act (AHPAA) to encourage local governments to incorporate affordable housing in their communities. According to the Illinois Housing Development Authority's 2018 community designation under the AHPAA, at least 16 municipalities within Cook County have under 10 percent affordable housing. And many municipalities utilize Home Rule status to "opt-out" of the AHPAA entirely. Land-use designations, building codes, and local ordinances may further limit the availability of affordable housing and concentrate multifamily housing in certain neighborhoods.⁶

Regarding fair housing education and enforcement, at the most basic level, many municipalities lack procedures, policies, or staffing for directing complaints of discrimination,⁷ and sufficient internal education and external community outreach and education to train residents, housing industry professionals, and other stakeholders on fair housing rights.⁸ At the county level, greater resources are needed to enforce the protections that exist and provide the oversight of municipal compliance with fair and affordable housing requirements.

2) Barriers to fair and affordable housing perpetuate Cook County's patterns of historical residential segregation

It is well documented that Cook County faces a shortfall of affordable housing units. AFH data suggests that in 2017, 29 percent of renter households earned less than 30 percent AMI, a share that has been relatively stable in Cook County since 2007 but has increased since 2015. And the Institute for Housing Studies at DePaul University has documented a consistent mismatch between the number of households in Cook County that need affordable rental housing and the number of units that are affordable. Wages and incomes have not kept pace with increasing market rent rates. At the same time, noted NIMBY opposition to affordable developments restricts the supply of needed affordable housing. AFH engagement activities highlighted this extreme shortfall with community feedback from every subregion of Cook County. Community members noted the lack of affordable housing as a primary and urgent concern, indicating that this is not merely a Chicago problem, or a south suburban problem, but a regional problem, and one that requires a comprehensive response.

The lack of affordable housing is not solely an economic issue but a fair housing issue. Because racism is baked into our history and determines who has access to what opportunities, people in need of affordable housing today are disproportionately Black and Latinx in Cook County. Findings from AFH research indicate that income levels for Black households has decreased by nearly 10% since 2010, significantly more than for white (1.5%) and Hispanic (4%) households. Although the mechanisms that perpetuate it have evolved, residential segregation remains a palpable force within Cook County communities and the lack of affordable housing options only serves to lock segregation in place. The current health crisis has only laid bare these inequities and is perhaps the most urgent call for swift and significant change the county has faced in recent history. As of August 2020, 43 percent of COVID-19 deaths were among Blacks, followed by 32.7 percent Latinx.⁹ In an April 2020 article by ProPublica a

⁶ Schaumburg Analysis Impediments to Fair Housing Choice 2015; A City Fragmented, CAFHA 2018

⁷ Cook County Tiered Compliance Model Report CAFHA 2018.

⁸ Cook County Tiered Compliance Model report CAFHA 2018; Hoffman Estates Analysis of Impediments to Fair Housing Choice, 2012

⁹ Chicago Department of Public Health: Chicago COVID-19 Update, August 6, 2020

former CDC official shared in an interview, “COVID is just unmasking the deep disinvestment in our communities, the historical injustices and the impact of residential segregation.”

Common barriers to housing include the lack of affordable and accessible housing options, especially affordable options for larger households, people with disabilities, and those in need of deeply affordable units. Additionally, prevalent and pervasive private market discrimination, particularly by race, source of income, familial status, sexual orientation, and disability impede fair housing choice, and in turn, access to neighborhood level opportunity. According to the 2013 Fair Housing and Equity Assessment: Metropolitan Chicago, although outright discrimination has waned since the days of bank and real estate practitioner redlining and blockbusting, segregation today is reinforced by real estate practices that serve to limit housing choice such as “soft steering,” lending and appraisal disparities, and continued and pervasive rental market discrimination. Rental housing application hurdles such as credit score requirements, background checks (eviction and arrest/conviction records), and income requirements, and high security deposits and fees place further constraints on where Cook County residents may live and disproportionately curtail housing opportunity for people of color and people with disabilities. These barriers, taken together, ensure the perpetuation of Cook County’s historic patterns of residential segregation.

3) Segregation creates a cycle of instability with long-lasting penalties

This segregation and the limitations it places on the trajectory of life outcomes and opportunities creates long-lasting consequences for county residents. Overall, the average Black person in Cook County has the least access to proficient schools, the labor market, and areas with low poverty exposure, compared to other racial/ethnic groups. Comparatively, the average White/Non-Hispanic person in Cook County has the greatest access to these opportunities. And while some neighborhoods within the region are awash with investment and opportunity, others struggle with limited job access, medical and mental health providers, grocery stores, green space, transit access and other basic amenities and support systems. Areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors include the south and west neighborhoods of Chicago, as well as south suburban Cook County, the location of most of the R/ECAPs in Cook County. Decades of public policy decisions have resulted in communities cut off from the investments needed to thrive and shut out from the opportunities available in resource-rich communities. Cook County residents struggling to access transportation, job and educational opportunities, face housing instability and even homelessness. Evident in eviction data, Black women, and in particular Black women with children, bear the brunt of this instability.

Most urgently, Cook County residents express a concern over the connection between severe housing problems¹⁰ and vulnerable populations, the increased likelihood of residing within unsafe and unhealthy housing, and the decreased likelihood or power to report such issues. Areas of the County with households that experience at least one housing problem are concentrated in the southwest and west sides of Chicago and the southern and western portions of the County, which overlap with the location of R/ECAPs, and are heavily populated by Black and Hispanic populations. Community engagement findings indicate that a large portion of calls to the MTO hotline, regarding home repairs, originate in the

¹⁰ HUD tracks four housing problems in Comprehensive Housing Affordability Strategy (CHAS) data: “1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems.” https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

south neighborhoods of Chicago. This suggests that residents of this area experience higher rates of substandard housing. The lack of adherence to basic housing standards leads to disparities in health and safety issues,, especially for families with children.. Without access to healthy homes, healthy environments, and healthcare services, residents recognize growing disparities in life expectancy, magnified even more so by the current COVID-19 pandemic.

4) Populations most harmed by segregation have historically not been a part of the planning process and faced continued disproportionate housing barriers

Exacerbating these fair housing issues, is the reality that those populations most harmed by segregation have historically not been a part of the planning process that impacts their lives and communities.

The City of Chicago noted in its 2016 AI a theme that is shared by advocacy groups across the County—that local jurisdictions develop assessment and planning efforts that address housing in a way that is not fully inclusive of all stakeholders’ perspectives, especially those most impacted.¹¹ Additionally, people of color remain underrepresented on the City’s housing-related boards and commissions.¹²

4) Those most impacted populations have not been part of the planning or decision-making process

- *I’m a disabled vet with PTSD and brain injury and people would say, ‘you’re not fit for this building.’¹³*
- *They treat us differently than a heterosexual couple. ¹⁴*
- *As a Latino, I don’t feel welcome in white neighborhoods—it feels like I’m being watched.*
- *“It’s pointless for us to keep paying application fees, we know we will be denied. It’s depressing, stressful, constant denial.”¹⁵*
- *“people are not choosing their neighborhoods; they are going where they can find: 1) something they can afford; 2) a landlord that will accept their application.”*
- *We have more liquor stores than grocery stores*
- *I feel like this is a dead zone. No stores no jobs, and they are needed very badly.”¹⁶*
- *It takes one paycheck away from being homeless and it’s scary.*
- *I want to own my own home before I die. I am tired of moving. My health is not what it used to be; I am getting older.*

The People and the Process

The regional AFH is a collaborative effort involving several local partners committed to a meaningful engagement and analysis process to tell the stories of Cook County residents.¹⁷ Seventeen jurisdictions

¹¹ City of Chicago Analysis of Impediments to Fair Housing Choice, 2016.

¹² Oak Park Analysis of Impediments to Fair Housing; Evanston Analysis of Impediments to Fair Housing Choice 2014.

¹³ Legal Aid Chicago one-on-one interview with former client

¹⁴ Northwest Compass, Northwest Suburban Cook County

¹⁵ Northwest Compass Community Engagement Session

¹⁶ Legal Aid Chicago one-on-one interview with former client

¹⁷ The regional AFH is supported by the following partners, Enterprise Community Partners, the lead planning entity convening jurisdictions, public housing authorities, and local partners, including Chicago Area Fair Housing Alliance (CAFHA) on community engagement, the Chicago Metropolitan Agency for Planning (CMAP) on data collection and analysis, and the Metropolitan Planning Council (MPC) on strategy development.

and public housing authorities (PHAs) across Cook County collaborated on the regional AFH to collectively respond to community needs and meet HUD’s obligation to affirmatively further fair housing. These jurisdictions and PHAs, which comprised the Steering Committee, include:

- Cook County
- Chicago
- Arlington Heights
- Berwyn
- Des Plaines
- Evanston
- Mount Prospect
- Oak Lawn
- Oak Park
- Palatine
- Schaumburg
- Skokie
- Housing Authority of Cook County
- Chicago Housing Authority
- Cicero Housing Authority
- Oak Park Housing Authority
- Park Forest Housing Authority

Through the engagement process, the AFH planning team sought to partner with frontline service providers and community organizers to conduct outreach to impacted populations. The report threads data on segregation, housing needs, and access to opportunity with resident narratives and self-defined needs, reflecting the community’s history and infusing an awareness that can transform the AFH from a planning document to a tangible and sustainable action plan.

Demographic Overview

Total Population	5,274,129
Median Age of Residents	37
Median Household Income	\$59,718.00
Percent of Rent-Burdened Households*	19%

*Low-income and paying more than 50% of income.

Three Most Prominent Racial/Ethnic Group(s)

African American	24%
Latino	26%
White	42%

Housing Tenure and Vacancy Overview

Renter-Occupied	40%
Owner-Occupied	50%
Doubled-up Households*	11%
Percent of All Households that are Low-Income	44%

* Households with one or more nonrelatives (ACS table ID B11015)¹.

Homelessness by Continuum of Care

Number of Homeless	780
Percent Unsheltered	12%
Percent Chronically Homeless	14%
Percent Homeless Veterans	7%

Source: HUD Point-in-Time Homeless Persons Count (PIT), 2017.

Counts based on the Continuum of Care service area best matched to the selected.

Data Collection and Resident Engagement

A substantial portion of the data used in this analysis comes from nationally available data published by HUD in the form of their AFFH-T data or from the US Census Bureau. Relevant local data was also collected to supplement key information not covered by nationally available sources. The approach intended to ensure comparisons and consistency over time and to aggregate data by jurisdiction.

To ensure the planning process was targeted and effective, it was necessary that those most impacted by community planning and policy change have meaningful opportunities to influence, shape, and share in decision-making. The engagement approach adopted for the Cook County AFH incorporates a range of activities that allows for active participation based on community interest. Partnership grants (also known as Community Convener Grants) have been provided to community groups to support targeted engagement efforts and grantees were selected through a Request for Proposals process based on their engagement with or representation of the following stakeholder groups:

- Housing Choice Voucher holders and/or public housing residents
- People with disabilities
- Populations facing housing instability or homelessness
- Individuals living in disinvested areas and racially and ethnically concentrated areas of poverty (R/ECAPs)
- Populations with limited English proficiency
- People with arrest and conviction backgrounds

Eight frontline service providers and community organizers served as Community Convener Grantees to conduct engagement and foster collaboration with key stakeholders most vulnerable to housing insecurity and most impacted by housing policies and practices. Community Conveners worked with the Chicago Area Fair Housing Alliance to facilitate 59 engagement events across Cook County including open community forums and more focused roundtable sessions. In addition, community input was collected through surveys, reaching 446 county residents, and more in-depth one-on-one interviews with 21 individuals who have faced housing instability and/or housing discrimination.

An Advisory Committee¹⁸ was also established to provide advice, technical information, and recommendations to the AFH project team. Members included Community Conveners and other experts such as: data analysts, staff of fair housing and civil rights organizations, affordable housing providers, and social service providers. The Advisory Committee reviewed data and analyses from the project team, and qualitative and quantitative local knowledge and data from the Community Convener grant process.

Actions to Address Disparities

Despite the emergence of fair housing protections, residential segregation remains a palpable force within communities today, reinforced by economic pressures and thinly veiled racism disproportionately

¹⁸ Community Engagement Attachments A-F

affecting Black and Latinx residents of Cook County. Declines in housing affordability and accessibility as well as proximity to healthy environments, quality schools, and transportation options have compounded the challenges faced by residents. In response, jurisdictions and PHAs participating in this AFH study have elevated the realities of resident experiences and developed a series of goals that eliminate barriers to fair housing choice for all community members.

Goals and Strategies

- Goal 1: Increase and preserve affordable, accessible housing options
- Goal 2: Prevent involuntary displacement and stabilize neighborhoods.
- Goal 3: Increase opportunities and community integration for people with disabilities.
- Goal 4: Address the segregation of opportunity/inequitable resource distribution.
- Goal 5: Enhance housing policies and programs to increase fair housing choice.
- Goal 6: Expand fair housing outreach, education, and enforcement.
- Goal 7: Preserve existing and expand affordable homeownership.
- Goal 8: Ensure that internal policies and practices advance equity and address history of structural racism.

All institutions, including and especially units of government, need to dismantle institutional barriers that create and perpetuate disparities and inequities by race, income, sex, sexual orientation, disability status, and other protected classes. A proactive commitment to anti-racism and anti-oppression is critical to undoing historic inequities and cultivating a sense of belonging that improves local quality of life. As the assessment process identifies barriers to fair housing choice, the goals and strategies developed by this study are intended to further efforts that address community disparities and implement new actions to affirmatively further fair housing in the region and sub-regions.

Today, regardless of intention, segregation continues to be upheld by public policy—and because segregation was planned, only through deliberate planning can it be remedied. Local jurisdictions, public housing authorities, and local community groups collaborating to create a meaningful AFH, are taking steps toward a more open and inclusive housing market and more equitable investment in all communities in Cook County,

Chapter 1: Historical Background

1.1 Fair housing in the United States

Title	Year	Summary
Title VI of the Civil Rights Act	1964	prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.
Architectural Barriers Act	1968	requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by people with disabilities.
Title IX of the Education Amendments Act	1972	prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.
Sec. 504 of the Rehabilitation Act	1973	prohibits discrimination based on disability in any program or activity receiving federal financial assistance. HUD has an obligation to ensure individuals do not face discrimination on the basis of disability in any program or activity receiving HUD funds.
Sec. 109 Title I of the Housing & Community Development Act	1974	prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.
Age Discrimination Act	1975	prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.
Community Reinvestment Act	1977	requires that banks and other deposit-taking financial institutions offer equal access to lending, investment, and other services within the geographic area surrounding each branch. The CRA was passed to address redlining, the practice of denying communities of color and low-income neighborhoods access to loans, investments, and other financial services.
Title II of the Americans with Disabilities Act	1990	prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities, including government services, public accommodations, transportation, and housing. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

*Source: Fair Housing Resource Guide Cook County Department of Planning and Development
HOPE Fair Housing Center: <http://hopefair.org/pages/104/laws/>

In July 2015, the Obama administration, in conjunction with the U.S. Department of Housing and Urban Development (HUD), announced a new administrative rule, which “requires communities receiving HUD funding to use HUD-provided data to identify potential local fair housing issues, and then to develop approved goals to address these issues.” The rule, formally titled the Affirmatively Furthering Fair Housing (AFFH) final rule, replaced the Analysis of Impediments requirement with a new Assessment of Fair Housing requirement for HUD participating jurisdictions. On November 1, 2017, CHA entered into an Intergovernmental Agreement with the City of Chicago, Cook County and several other jurisdictions and public housing agencies (PHAs) to complete a regional Assessment of Fair Housing (AFH) as mandated by the new AFFH rule. The AFH was divided geographically into regions and overlapping jurisdictions. The City and CHA completed its own goals and strategies apart from the other jurisdictions. In January 2018, HUD suspended the rule and later that year withdrew the tools to complete the AFH. A new rule was issued in August 2018 that did not include an AFH for HUD-participating jurisdictions, and in July 2021, HUD issued a final rule named “Preserving Neighborhood Choice.” The latest rule does not include an AFH as a reporting requirement for PHAs. The CHA and City’s AFH was renamed the

“Blueprint for Fair Housing” because the AFH no longer fulfilled the requirements of the AFFH regulations. CHA will continue to comply with all HUD regulations and therefore, will not be involved further with the Blueprint for Fair Housing.

1.2 Fair housing in Cook County

Local governments must address inequalities in housing and access to opportunity as a requirement for receiving federal housing dollars. In order to comply with federal policies, Cook County and all other entitlement jurisdictions part of this regional planning effort, are reviewing practices and policies to ensure they do not disproportionately impact people with protected characteristics (also known as protected classes) in a negative way. The AFH report builds on the Fair Housing Act requirement that HUD administer programs and activities in a manner that affirmatively furthers the policies of the Act – reflecting the desire to have HUD use its grant programs to end discrimination and segregation to the point where the supply of housing is truly accessible, and residents have more housing choice.

Within Cook County, the Illinois Human Rights Act, and the Cook County Human Rights Ordinance have provided additional fair housing protections as a means to address historic segregation.

Protected Class	Federal Fair Housing Act	Illinois Human Rights Act	Cook County Human Rights Ordinance
Race	X	X	X
Color	X	X	X
Religion	X	X	X
National Origin	X	X	X
Sex (including sexual harassment)	X	X	X
Familial Status (children)	X	X	X
Disability	X	X	X
Ancestry		X	X
Age		X	X
Marital Status		X	X
Military/Veteran Status		X	X
Sexual Orientation		X	X
Unfavorable Military Discharge		X	X
Order of Protection Status (domestic violence)		X	
Source of Income*			X
Gender Identity			X
Housing Status			X
Covered Criminal History**			X

*Source of Income protections under the Cook County Human Rights Ordinance include Housing Choice Vouchers.

**Cook County passed the Just Housing Amendment on April 25, 2019, to go into effect in November 2019. Also, Illinois passed more limited protections for individuals with arrest records and juvenile records in 2019.

In reviewing participating jurisdictions prior Analysis of Impediments to Fair Housing Choice (AI); public housing authorities’ plans; and, research and reporting from local planning entities and advocacy groups, the following common themes emerged:

Theme 1: Cook County municipalities exhibit vastly different capacity, resources, and political will to advance fair housing, challenging comprehensive, countywide fair housing efforts.¹⁹ Within Cook County there are varying degrees of compliance with fair housing and civil rights requirements and the use of Home Rule status to thwart fair and affordable housing efforts.²⁰ This creates a patchwork of compliance and harms comprehensive efforts to affirmatively further fair housing. For instance, through the Cook County AI process, municipal representatives were convened for roundtable sessions, and it was found: “Indicative of this general ambivalence is the conclusion drawn from the AI’s roundtable sessions with municipal leaders: Fair housing efforts seem to be seen by many municipal administrators as a requirement for federal funds with little real impact or relevance to their communities.”²¹

Affordable Housing - The 2013 *Fair Housing and Equity Assessment: Metropolitan Chicago* noted the growing job-housing-transit mismatch evident in the Chicago 7 County Region: “The most recent housing and employment crisis, which hit the Chicago region particularly hard, has served to more deeply entrench the geographical divergence between housing opportunity and access to the job market. Since the economic downturn, areas with once thriving industrial sectors have witnessed overwhelming job loss, impacting the livelihoods of large segments of the population... the three largest job centers in the region are the Chicago Loop, Schaumburg-Elk Grove Village, and Oak Brook-Downers Grove centers. Together, these areas account for 30 percent of the Chicago region’s primary jobs.”²²

A noted mismatch has developed between where jobs are created and where housing is affordable for the people who work those jobs. Additionally, much of the growth in job centers has occurred in suburban areas with limited transit accessibility. In Cook County, the southern part of Chicago and the surrounding suburbs lack jobs while the north and northwest have experienced job growth. “Contributing to the cycle of poverty, affordable housing is readily available in the areas deficient in job opportunities, and virtually non-existent near thriving job centers. Census tracts with more than 50 percent of owner-occupied units affordable to a household at 80 percent Area Median Income (AMI) are concentrated in south and west Cook County... These areas are generally a significant distance from major regional job centers, especially in the case of south Cook County... Moreover, very few census tracts outside of Chicago have a significant number of rental units priced affordable to very low-income households earning below 50 percent AMI.”²³

Because of the great need for affordable housing, especially near job opportunities, in 2003 Illinois enacted the Affordable Housing Planning and Appeal Act (AHPAA) to encourage local governments to incorporate affordable housing in their communities. The AHPAA responds to a shortage of affordable housing in the State and the acknowledgement that action is necessary to ensure that such housing exists. The AHPAA encourages local governments within Illinois that do not have sufficient affordable housing to provide affordable housing in order to “assure the health, safety, and welfare of all citizens of the State.” The law names the Illinois Housing Development Authority (IHDA) the State-administering agency, and provides tools and updates to aid non-exempt communities (those subject to AHPAA) in compliance. Non-exempt status means that these communities have a population of at least 1,000 and less than 10% of

¹⁹ Cook County Analysis of Impediments to Fair Housing Choice, 2012; City of Chicago Analysis of Impediments to Fair Housing Choice, 2016; Schaumburg Analysis Impediments to Fair Housing Choice 2015.

²⁰ Cook County Analysis of Impediments to Fair Housing Choice, 2012; Cook County Tiered Compliance Model Report, CAFHA 2018

²¹ Cook County Analysis of Impediments to Fair Housing Choice 2012.

²² Fair Housing and Equity Assessment: Metropolitan Chicago, 2013.

²³ Fair Housing and Equity Assessment: Metropolitan Chicago, 2013.

their housing stock is considered affordable. Communities in Illinois that are found to be non-exempt from the law are required to adopt an Affordable Housing Plan. According to the Illinois Housing Development Authority's 2018 community designation under the Affordable Housing Planning and Appeals Act, at least 16 municipalities within Cook County have under 10% affordable housing. And as noted earlier, many municipalities utilize Home-Rule authority to "opt-out" of the AHPAA entirely.

This mismatch has resounding negative consequences on Cook County residents' ability to access place-based opportunities such as education, retail, and parks and open space. The 2013 *Fair Housing and Equity Assessment: Metropolitan Chicago* contained an assessment of opportunity by census tract and found, "The correlation between opportunity and race is startling and is evidence of extreme inequality in the region. All but six census tracts with majority African American population are low-opportunity tracts and only three of those tracts are high-opportunity. Similarly, for Hispanics, there is also an inverse relationship between population shares and opportunity. All but ten census tracts with a majority Hispanic population are low-opportunity tracts. Meanwhile, communities with white population shares over 75 percent are closely correlated with high-opportunity tracts. Geographically, the pattern is also stark and marks a severe divide in opportunity."²⁴

It is important to note that the communities that faced discriminatory disinvestment historically; for example, through redlining practices, are the same communities that today continue to struggle with providing place-based opportunities to local residents. The overlap between disinvestment and race in this context cannot be ignored and creates unjust disparities in housing access and housing need by race and national origin.

Land-use, zoning laws, and local ordinances - Many jurisdictions prevent the development affordable and multifamily housing.²⁵ Land use designations and building codes may limit the availability of affordable housing choices and concentrate multifamily housing in certain neighborhoods.²⁶ Additionally, local elected officials, when faced with NIMBY pressure from constituents, fail to uphold their duty to affirmatively further fair housing.²⁷ Because land-use policies and zoning codes differ across Cook County's 128 municipalities, drastically varying levels of exclusion and inclusion exist. With some communities incentivizing affordable and accessible housing and housing stock diversity, others erect barriers through exclusionary policies and land-use decisions. For example, many north and northwest suburban Cook County areas with ample job access limit multifamily, rental, and subsidized units through their zoning codes, "The widespread failure to permit construction of subsidized multifamily housing in suburban Cook County can be found in eight years of data from the Illinois Housing Development Authority, which shows that between 2001-08, only a handful of affordable workforce housing developments were constructed in suburban job corridors along I-90."²⁸

Additionally, certain local ordinances may serve to exclude Cook County residents from municipalities. For example, The Sargent Shriver National Center on Poverty Law notes that crime-free and nuisance-free property ordinances penalize landlords and tenants for suspected criminal activity and/or calls for police

²⁴ Fair Housing and Equity Assessment: Metropolitan Chicago 2013

²⁵ Cook County Analysis of Impediments to Fair Housing Choice, 2012; Cook County Tiered Compliance Model Report, CAFHA 2018

²⁶ Schaumburg Analysis Impediments to Fair Housing Choice 2015; A City Fragmented, CAFHA 2018

²⁷ Cook County Analysis of Impediments to Fair Housing Choice, 2012; City of Chicago Analysis of Impediments to Fair Housing Choice, 2016; Cook County Tiered Compliance Model Report, CAFHA 2018; A City Fragmented, CAFHA, 2018

²⁸ Fair Housing and Equity Assessment: Metropolitan Chicago, 2013.

service associated with rental properties. As of the release of their report, *The Cost of Being Crime Free in 2013*, more than 100 municipalities in the state of Illinois alone had adopted some type of crime- or nuisance-free ordinance.²⁹ According to the Shriver Center, “Adoption of these ordinances can be inconsistent with a municipality’s obligation to affirmatively further fair housing, because of the disparate harmful impact that ordinance enforcement can have on protected groups and the minimal contribution such an ordinance may make to the security of the community beyond other available tools that would generate less problems for protected groups.”³⁰ These types of ordinances have noted disparate impacts based on race, national origin, gender, and disability. Such ordinances may violate fair housing laws because they would disproportionately impact members of the protected classes.”³¹

Also, occupancy limits in the form of overcrowding ordinances restrict the number of residents that may live in a dwelling, generally imposing a two-persons-per-bedroom limit. However, these restrictions can implicitly produce discriminatory effects, specifically on the basis of national origin or ethnicity. Several participating jurisdictions note in previous analysis of impediments that occupancy codes limit the number of unrelated persons who may live together as a single family and that these may have fair housing implications.³²

Fair Housing Enforcement - Many suburban municipalities have enacted their own fair housing ordinances that do not include all protected classes offered in the Cook County Human Rights Ordinances and that additionally lack enforcement capacity. Among municipalities surveyed by CAFHA in 2015-2017, there exists a noted lack of capacity to properly identify, refer, or handle complaints of discrimination.³³ As Cook County’s 2012 AI notes, “[w]hile most of the municipalities have complied with this requirement [by DPD to adopt an ordinance], in many instances the resulting ordinances have been superficial acts without procedures or policies in place to ensure enforcement. As a municipal employee stated: ‘the only people who have read their fair housing ordinance are the lawyer who crafted it and perhaps the council members on the night it was passed.’”³⁴

At the most basic level, many municipalities lack procedures, policies, or staffing for directing complaints of discrimination.³⁵ A municipal respondent to CAFHA’s fair housing survey noted that their discrimination complaint forms were available on the Village website, however, a department was not designated to review complaints. Although a majority of respondents note that they have a fair housing ordinance, far fewer actually have the ability to enforce the policy or educate residents about their rights and the process for filing a complaint. Most communities throughout Cook County therefore lack any meaningful local resources or support when instances of discrimination arise.³⁶

Historically, Cook County used federal housing and CDBG funds in a manner that perpetuated segregation; failed to address and combat entrenched residential segregation, and lacked needed oversight and

²⁹ Sargent Shriver National Center on Poverty Law. *The Cost of Being “Crime Free”: Legal and Practical Consequences of Crime Free Rental Housing and Nuisance Property Ordinances*. 2013.

³⁰ Sargent Shriver National Center on Poverty Law. *The Cost of Being “Crime Free”: Legal and Practical Consequences of Crime Free Rental Housing and Nuisance Property Ordinances*. 2013.

³¹ Evanston Analysis of Impediments to Fair Housing Choice 2014.

³² Evanston Analysis of Impediments to Fair Housing Choice 2014.

³³ Tiered Compliance Model Report CAFHA 2018.

³⁴ Cook County Analysis of Impediments to Fair Housing Choice 2012; Cook County Tiered Compliance Model Report CAFHA 2018.

³⁵ Cook County Tiered Compliance Model Report CAFHA 2018.

³⁶ Tiered Compliance Model Report CAFHA 2018.

monitoring of municipal sub-recipients.³⁷ Since 2013, Cook County has been working to address these deficits by: developing an intentional, more strategic and countywide approach to affirmatively furthering fair housing; assessing the fair housing landscape, including identifying needs, trends, and a unified vision for fair housing in the County; and implementing a framework to assist County sub-recipients of federal housing dollars in continuing or expanding existing activities related to affirmatively furthering fair housing.³⁸

Moreover, Cook County and several municipalities within Cook County have noted that available funding and resources to address fair housing issues are limited. This results in insufficient funding to affirmatively further fair housing, as limited HUD funding is needed address pressing social service concerns.³⁹ Additionally, the Cook County Commission on Human Rights and Chicago Commission on Human Relations are not adequately staffed and resourced to address discrimination complaints in Cook County and City of Chicago⁴⁰

Fair Housing Education - Municipalities lack sufficient internal education and external community outreach and education to train residents, housing industry professionals, and other stakeholders on fair housing rights.⁴¹ A common barrier to fair housing in Cook County is the lack of internal municipal staff education on fair housing and limited and/or inconsistent communication and coordination between and among city departments within municipalities.⁴² Past fair housing assessments have demonstrated that city staff often feel ill-equipped to understand fair housing laws and rights/responsibilities due to a lack of internal fair housing training and a lack of staff designated to address fair housing issues.^{43 44}

Those who have been most affected by discrimination, especially vulnerable populations lack an understanding of fair housing laws, rights, and where to turn for help.⁴⁵ Local jurisdictions have noted that certain populations are particularly difficult to reach with education efforts, including populations with limited English proficiency⁴⁶and seniors⁴⁷

Theme 2: Real estate industry and lending patterns demonstrate continued discrimination

Real estate professionals are the front line of housing access yet have inefficient training on fair housing⁴⁸ and at times actively work against fair housing efforts in Cook County. According to the *2013 Fair Housing and Equity Assessment: Metropolitan Chicago*, "Outright discrimination in housing has waned since the days of bank and real estate practitioner redlining and blockbusting. However, segregation today is

³⁷ Cook County Tiered Compliance Model Report CAFHA 2018

³⁸ Cook County Tiered Compliance Model Report CAFHA 2018; Cook County AI 2012; Cook County Con Plan 2015-2019

³⁹ Hoffman Estates Analysis of Impediments to Fair Housing Choice 2012

⁴⁰ Cook County Analysis of Impediments to Fair Housing Choice, 2012; City of Chicago Analysis of Impediments to Fair Housing Choice 2016.

⁴¹ Cook County Tiered Compliance Model report CAFHA 2018; Hoffman Estates Analysis of Impediments to Fair Housing Choice, 2012

⁴² City of Chicago Analysis of Impediments to Fair Housing Choice, 2016; Hoffman Estates Analysis of Impediments 2012

⁴³ Town of Cicero 2018 Action Plan

⁴⁴ Schaumburg Analysis Impediments to Fair Housing Choice 2015.

⁴⁵ City of Chicago Analysis of Impediments to Fair Housing Choice, 2016; Mount Prospect Analysis of Impediments to Fair Housing Choice 2012. Hoffman Estates Analysis of Impediments to Fair Housing Choice 2012.

⁴⁶ Town of Cicero 2018 Action Plan. Hoffman Estates Analysis of Impediments to Fair Housing Choice 2012.

⁴⁷ Schaumburg Analysis Impediments to Fair Housing Choice 2015.

⁴⁸ Cook County Analysis of Impediments to Fair Housing Choice, 2012; City of Chicago Analysis of Impediments to Fair Housing Choice 2016.

reinforced by real estate practices that serve to limit housing choice, such as the emergence of less obvious implicitly biased ‘soft steering.’ In Cook County’s recent AI, interviews with real estate agents uncovered a serious gap in the knowledge of fair housing laws and the history of segregation in the county. Real estate agents, whether they acknowledge it or not, play a pivotal role in either promoting or inhibiting the affirmative furthering of fair housing, and should therefore strive to cultivate an understanding of fair housing... Studies indicate that from 1980 to 2000, the steering of African Americans has actually increased.”⁴⁹

Additionally, several municipalities noted through their AI process, that people of color have greater difficulty accessing loans and becoming homeowners.⁵⁰ The housing crisis and recession have disproportionately impacted people of color.⁵¹ For instance, the South Suburban Housing Center has documented the increase in fair housing complaints due to predatory lending, and they note that by the late 1990s, complaints received by South Suburban Housing Center’s fair housing compliance program and studies conducted by the Chicago-based National Training and Information Center established a sharp increase in predatory lending practice: “The clear correlation between areas of substantial minority homeownership, the clustering of high cost subprime lending, and high rates of default/foreclosures in the South Suburbs is extremely dramatic.”⁵²

This has resulted in an increasing hardship particularly in the south suburbs and for families facing housing instability, doubled up and/or homeless.⁵³ In the Chicago metropolitan area, communities of color and distressed communities’ foreclosure and vacancy rates are higher, home sales are less frequent, and property sales are lower than in surrounding communities.⁵⁴ ⁵⁵ Nationally, lower-income Americans and households of color are less likely to be homeowners. Households with the highest 20 percent of incomes are 2.2 times more likely to own their homes than the lowest earning 20 percent of households. There is also a deep disparity in the rates of homeownership for white households and households of color. While more than 7 in 10 white households own homes, less than 45 percent of households of color do.⁵⁶ Additionally, as noted in the City of Chicago’s 2016 AI, inequitable appraisals based on the racial makeup of communities further impacts the wealth building capacity of Black and Latinx communities.⁵⁷

As noted through AFH community engagement and also in reviewing fair housing complaint trends, discrimination in the rental market is the most severe in Cook County and yet very difficult to assess. Over the years, the forms of housing discrimination have moved from more overt to more insidious and

⁴⁹ Fair Housing and Equity Assessment: Metropolitan Chicago. 2013

⁵⁰ Cook County Analysis of Impediments to Fair Housing Choice, 2012; City of Chicago Analysis of Impediments to Fair Housing Choice 2016; Schaumburg Analysis Impediments to Fair Housing Choice 2015.

⁵¹ City of Chicago Analysis of Impediments to Fair Housing Choice, 2016. Berwyn CAPER 2013.

⁵² Fair Housing and Equity Assessment: Metropolitan Chicago 2013; Further note from this report: The fair housing implications of mortgage lending practices have not been overlooked by Illinois Attorney General, Lisa Madigan. In 2009, the Attorney General filed a lawsuit against Wells Fargo for “illegally targeting African American and Hispanic borrowers for sales of the lender’s poorest quality and most expensive mortgages.” She also filed a lawsuit against Countrywide (purchased by Bank of America). A \$20 million settlement was reached in December of 2011 over allegations that Countrywide discriminated against thousands of “borrowers of color” through subprime lending practices

⁵³ Town of Cicero 2018 Action Plan

⁵⁴ DePaul Institute for Housing Studies: 2015 Chicago Area Housing Market Conditions Report (7/12/16). Source: <https://www.housingstudies.org/research-publications/research-report/chicago-area-housing-market-conditions-report/> (last accessed 11/4/2016)

⁵⁵ <http://www.chicagotribune.com/business/ct-suburban-housing-slump-0327-biz-20160324-story.html>

⁵⁶ http://cfed.org/assets/pdfs/Fact_File-Homeownership_Still_Out_of_Reach.pdf

⁵⁷ City of Chicago Analysis of Impediments to Fair Housing Choice, 2016.

difficult to detect. The National Fair Housing Alliance reports on national discrimination complaint trends annually, but notes that the vast majority of housing discrimination acts are unreported.⁵⁸ According to their reporting, over the past several years the most common discrimination complaint was based on disability, with race and family status following.⁵⁹ In the Chicago region, race complaints are the most prevalent, with disability complaints the second most prevalent. Historically and today, anti-Black racism drives much of the locally-based discrimination.⁶⁰

CAFHA 2015 Discrimination Trends Chicago Region⁶¹

PROTECTED CLASS	TRANSACTION						TOTAL
	Rental	Sales	Lending	Insurance	Harassment	Other:_____	
Race	172	35	387	5	18	5	622
Disability	248	4	3	0	11	21	287
Source of income	95	1	1	0	7	1	105
National Origin	19	1	17	0	10	5	52
Familial Status	25	5	0	0	4	2	36
Sex	10	0	0	0	6	1	17
Sexual Orientation	6	0	0	0	4	0	10
Other: Order of Protection Status	7	0	0	0	0	0	7
Age	4	0	0	0	0	1	5
Religion	3	0	0	0	2	0	5
Color	1	1	0	0	0	0	2
Marital Status	2	0	0	0	0	0	2
Gender Identity/ Expression	1	0	0	0	0	0	1
Military/ Servicemember Status	0	0	0	0	0	0	0
TOTAL	593	47	408	5	62	36	1151

CAFHA 2016 Discrimination Trends Chicago Region

PROTECTED CLASS	TRANSACTION						TOTAL
	Rental	Sales	Lending	Insurance	Harassment	Other:_____	
Race	242	39	136	7	20	18	478
Disability	334	1	3	0	18	28	384
Familial Status	58	4	0	0	4	5	71
Sex	26	0	0	1	10		37
National Origin	47	6	10	0	11	5	79
Color	3	0	0	0	0		3
Religion	8	1	0	0	3	1	13
Sexual Orientation	13	0	0	0	6		19
Gender Identity/ Expression	2	0	0	0	0		2
Marital Status	9	0	0	0	1		10
Source of income	141	1	0	0	3	5	150
Military/ Servicemember Status	1	0	0	0	0		1

⁵⁸ National Fair Housing Alliance, 2018 Fair Housing Trends Report.

⁵⁹ NFHA annual trends reports 2016-2019

⁶⁰ A City Fragmented. CAFHA 2018.

⁶¹ CAFHA 2015 Discrimination Trends Chicago Region

Other: ___Age___				1		3	4
Other: ___Criminal Background_	2						2
Other: _____							
TOTAL	886	52	149	9	76	65	1253

Theme 3: Housing market conditions have been affected by historic, entrenched residential segregation resulting in housing instability and inequitable community investment⁶²

The region is highly segregated. Barriers to accessing housing in certain neighborhoods across the county based on income and race restrictions continue to exist, and the housing market mirrors and perpetuates long-standing institutional racism.⁶³

There is clear evidence that segregation negatively affects lower-income populations and communities of color but metropolitan areas as a whole suffer as well. Regions with higher levels of inclusion generate more long-term economic growth, while areas with higher levels of segregation have slower economic growth and shorter periods of economic growth. Segregation imposes significant costs on all—including taxpayers living in more affluent parts of metro areas, who must pay for public services to address the effects of segregation.⁶⁴

Theme 4: Populations most harmed by segregation have historically not been a part of the planning process and faced continued disproportionate housing barriers

The City of Chicago noted in its 2016 AI a theme that is shared by advocacy groups across the County—that local jurisdictions develop assessment and planning efforts that address housing in a way that is not fully inclusive of all stakeholders’ perspectives, especially those most impacted.⁶⁵ Additionally, people of color remain underrepresented on the City’s housing-related boards and commissions.⁶⁶

The Cook County Regional AFH serves to champion the right for all people to live where they choose, have equal access to housing (which includes finding, purchasing, renting, and selling housing) and enjoy the full use of their homes without unlawful discrimination, interference, coercion, threats, or intimidation by owners, landlords, real estate agents, banks or any other persons.⁶⁷ Along with barring discrimination and ensuring that basic housing needs are met, the tenets of furthering fair housing can also include decisions and policies that impact entire communities. Participants of the Cook County assessment process recognize that the choices cities and counties make about zoning, land-use, and infrastructure projects can all further—or create barriers to—fair housing and have demonstrated their commitment to collaborating on concrete plans for change.

⁶² Cook County Analysis of Impediments to Fair Housing Choice, 2012; Cook County Tiered Compliance Model Report, CAFHA 2018; A City Fragmented, CAFHA, 2018

⁶³ City of Chicago Analysis of Impediments to Fair Housing Choice, 2016; Fair Housing and Equity Assessment Metro Chicago. 2013.

⁶⁴ MPC Cost of Segregation 2017.

⁶⁵ City of Chicago Analysis of Impediments to Fair Housing Choice, 2016.

⁶⁶ Oak Park Analysis of Impediments to Fair Housing; Evanston Analysis of Impediments to Fair Housing Choice 2014.

⁶⁸ Note that even using block-level data, the highest resolution population data that is widely available, there is no way to account absolutely for local variations in distributions. So, while this is the most accurate method, this is still an inherent source of error in the estimates.

Chapter 2: Creating the Plan

Fair housing issues, such as segregation, can often only be understood when viewed through a regional lens. The policies of one jurisdiction can exacerbate or mitigate fair housing issues not only within its own borders, but also throughout a region. Additionally, limited resources and competing priorities make regional collaboration all the more important to make headway on fair housing. In recognition of this interconnection and interdependence, nineteen jurisdictions and public housing authorities (PHAs) across Cook County collaborated on the regional AFH to collectively respond to community needs and meet HUD’s obligation to affirmatively further fair housing. These jurisdictions and PHAs include:

- Cook County
- Chicago
- Arlington Heights
- Berwyn
- Des Plaines
- Evanston
- Mount Prospect
- Oak Lawn
- Oak Park
- Palatine
- Schaumburg
- Skokie
- Housing Authority of Cook County
- Chicago Housing Authority
- Cicero Housing Authority
- Oak Park Housing Authority
- Park Forest Housing Authority

The regional AFH aims to guide actions for the 2020-2024 planning cycle to create equitable access to opportunity at the individual level and equitable investment at the community level. The regional AFH included three key phases and deliverables:

Phase 1: Assess and identify local and regional fair housing issues

Phase 2: Identify and prioritize significant contributing factors

Phase 3: Set fair housing priorities and goals; Link fair housing priorities and goals to subsequent planning

The regional AFH focused on assessing four key fair housing issues:

1. Integration and segregation
2. Racial or ethnically concentrated areas of poverty
3. Disparities in access to opportunity
4. Disproportionate housing needs

1.1 Stakeholder Engagement

To ensure the planning process is targeted and effective, it is necessary that those who will be most impacted by community planning and policy change are valued and can influence, shape, and share in the decision-making. Through meaningful partnership opportunities, local governments and housing authorities collaborated on the regional AFH to ensure that they are adequately responding to community needs.

As part of the regional AFH process, stakeholders were provided opportunities for meaningful engagement to inform decision makers. The community engagement in the AFH process was iterative and used as a platform for the broader community to voice their concerns, opinions, and recommendations on implementation of proposed policies and programs. Best practices call for jurisdictions conducting an AFH to support participation by groups least likely to participate in the community planning processes. Limited participation by community members stem from barriers to access, as historically, their voices have not been heard and valued in the planning process. These groups include low to moderate-income persons, particularly those living R/ECAP areas or areas with higher rates of blight and lack of safe and affordable housing and, non-English speaking persons, as well as persons with disabilities.

To ensure maximum participation by community members and build in decision-making opportunities, the community engagement strategy incorporated a two-pronged approach. The engagement approach incorporated a range of activities that allowed for meaningful participation from a variety of stakeholders.

To inform the community engagement plan, an environmental scan was completed early on in the process to review existing policies, programs, and practices to understand the landscape of fair housing across the region and current efforts underway to increase access and supply of affordable housing. The stakeholder analysis helped identify key stakeholders for community engagement efforts, along with an understanding of their interests, influence and past experience with community engagement and fair housing. This analysis also provided an assessment of relationships, power, and disparities between and among stakeholders. Key stakeholder groups and activities are described below.

1.1.1 Project Team

The Project Team met regularly to discuss progress on the project, upcoming steps, and share completed work products between the parties.

The day-to-day operation and oversight of the regional AFH was led by Cook County, the “lead entity” and managed by a project team composed of Enterprise Community Partners, Chicago Metropolitan Agency for Planning (CMAP), Chicago Area Fair Housing Alliance (CAFHA), Metropolitan Planning Council (MPC) the participating civic organizations, one Cook County representative, one City of Chicago representative, one Chicago Housing Authority representative, one Housing Authority of Cook County representative, one municipal PHA, and one municipal entitlement. The Project Team met regularly to discuss progress on the project, upcoming steps, and share completed work products between the parties.

1.1.2 Steering Committee

The Steering Committee consisted of one representative from each of the participating jurisdictions and PHAs. The Steering Committee provided feedback to the Project Team throughout the planning process, including reviewing all draft deliverables in advance of public release and/or legislative review/approval.

1.1.3 Advisory Committee

An Advisory Committee was established to provide advice, technical information, and recommendations to the AFH Project Team. The Advisory Committee met bi-monthly for the duration of the regional AFH planning process and reviewed data and analyses from the Project Team and provided qualitative and quantitative local knowledge. The Advisory Committee provided an expert lens and assisted in analyzing information, identifying common themes and contributing factors, and providing targeted recommendations to address the issues identified. Additionally, the Advisory Committee provided

support during the goals and strategies vetting process by addressing questions from jurisdictions and PHAs and providing data, research, and anecdotal information to support the goals and strategies outlined. AFH Advisory Committee Members included:

- Access Living
- Housing Choice Partners
- Northwest Compass
- Oak Park Regional Housing Center
- Northside Community Resources
- Respond Now
- Open Communities
- Supportive Housing Providers Association
- Center for Neighborhood Technology
- Housing Opportunity and Maintenance for the Elderly
- Northwest Side Housing Center
- Metropolitan Tenants Organization
- South Suburban Housing Center
- Chicago Housing Initiative
- Working Family Solidarity
- Connections for the Homeless
- Black Chicago Tomorrow
- Lawyers' Committee for Better Housing
- Neighbors for Affordable Housing
- Legal Aid Chicago
- The Chicago Urban League

Draft documents and deliverables were shared with the Advisory Committee for input and recommendations. For more information on the members of the Advisory Committee see Attachment B: Advisory Committee Member List.

1.1.4 Community Conveners

Participating jurisdictions and public housing authorities pooled funding to support sustained engagement throughout the regional AFH project timeline. As part of the community engagement strategy, "Community Convener" grants totaling \$56,000 were awarded to frontline service providers and community organizers to conduct engagement and foster collaboration with key stakeholders most vulnerable to housing insecurity and most impacted by housing policies and practices. Six of the eight Convener grantee organizations were selected to collect feedback from stakeholder groups through in-person group engagement sessions, and in some instances, combined with self-reported questionnaires and/or surveys. Two Community Convener grantees, both legal service providers, were selected to collect feedback from their former clients in addition to networks of attorney and housing advocate partners through interviews and roundtable sessions.

- The grants provided resources necessary to:
 - Inform key stakeholders about the AFH plan, purpose, process, and use of the plan.
 - Share initial data and analytical findings with the key stakeholders and gain informed feedback.
 - Provide a space for consultation with key stakeholders on the existing conditions analysis, the assessment of contributing factors, the strategy development under goals and strategies, along with AFH Plan draft reports.
 - Provide a space for consistent sharing of information throughout key phases of the planning process to ensure that key stakeholders understand how their feedback has been used.
- To ensure balanced geographic representation, at least one grant was awarded in each of the following "sub-regions" of Cook County:

- City of Chicago - North, West, South
- Suburban Cook County - North, West, South
- To ensure balanced focus-area representation, grants have been awarded to groups that engage with or represent the following stakeholder groups:
 - Housing Choice Voucher holders and/or public housing residents.
 - People with disabilities.
 - Populations facing housing instability or homelessness.
 - Individuals living in disinvested areas and racially and ethnically concentrated areas of poverty (R/ECAPs).
 - Populations with limited English proficiency.
 - People with arrest and conviction backgrounds.

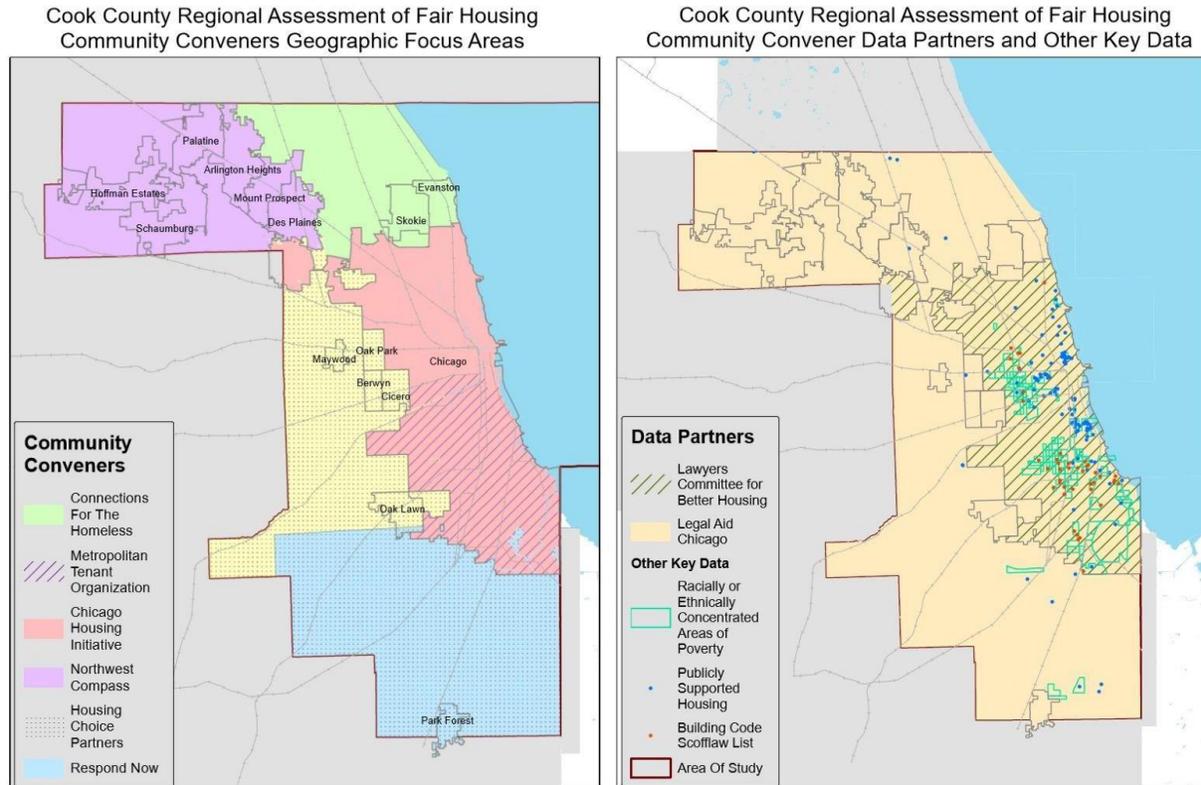
In June 2019, the Community Convener RFP was released, and nine awardees were selected based on their established relationships with the above listed stakeholder groups around community-led dialogue on the AFH over the project timeline. Applicants proposed a plan to convene key stakeholders, with a focus on vulnerable populations, throughout the AFH process from reviewing and informing the data analyses, identification and prioritization of contributing factors to the development of goals and strategies. Depending on funding restrictions, this included items such as providing travel and/or childcare for stakeholder participants, and/or food and refreshments for community meetings. Meetings were held in convenient locations in order to reduce any undue travel burdens. Grant awardees were required to demonstrate an ability to:

- Assign one key staff person to carry out the goals of the grant, serve on the Advisory Committee, and communicate with AFH project staff.
- Convene a key stakeholder group (out of the 6 listed above) over the course of 10 to 12-months.
- Organize and carry out monthly stakeholder meetings to review AFH data and analyses to identify fair housing issues, make suggestions for additional data points, make recommendations for prioritizing contributing factors and recommendations on the goals and strategies, and review AFH drafts.
- Identify key community wants/needs that can be vocalized in the AFH process and gather local data and local knowledge for inclusion in the AFH.
- Provide notes or reports from stakeholder meetings to guide AFH process.
- Assist in planning and carrying out public hearings with other awardees, CAFHA, and project staff.

Below is a list of Community Convener awardee organizations:

- Chicago Housing Initiative
- Connections for the Homeless
- Housing Choice Partners
- Lawyers' Committee for Better Housing
- Legal Aid Chicago
- Metropolitan Tenants Organization
- Northwest Compass
- Respond Now

Assigned staff of awardee organizations received training and materials to lead AFH discussions, and fair housing technical assistance and support from AFH project partner, CAFHA. During monthly meetings with stakeholders, AFH issues were discussed, including housing discrimination, preventing displacement, and overcoming barriers to stable housing. The ongoing dialogue was intended to lead to action, where participants could come together to share ideas that would be incorporated into the AFH strategy framework.



To learn more about the Community Conveners see Attachment A: Community Convener Awardee Profiles and Engagement Reports in the Appendix.

1.1.5 Housing Industry Focus Group

Housing industry experts were invited to participate in a focus group to engage and inform the Cook County Regional Assessment of Fair Housing. Participation included two convenings over the project period for direct input on the draft goals and strategies.

- Meeting 1 (early December 2019): At the conclusion of the first phase of AFH process, focus group participants were asked to provide feedback on the quantitative findings of the Existing Conditions Analysis and the qualitative findings of the Community Engagement process.
- Meeting 2 (late April 2020): Participants reviewed and provided feedback on the draft recommendations memo to be distributed to Participating Jurisdictions and PHAs.

1.2 Public Participation

Best practices call for jurisdictions conducting an AFH to support participation by groups least likely to In addition to focused engagement with key stakeholder groups described above, additional engagement activities and tools included:

- Interviews, roundtables, or meetings meant to gain information or educate key stakeholder groups.
- Community meetings and listening sessions to inform the public on the planning progress and to hear directly from community members.
- Project website that captures regular updates throughout the process. Updates shared on the project website will also be shared across jurisdictions and housing authority websites.

Informational Interviews/Roundtable Sessions: Individual and group interviews with key informants, such as City staff, Advisory Committee members, service providers and hard to reach groups. These interviews provide an opportunity to gather in-depth information on issues identified through the existing conditions and other AFH analyses.

Public Comment Period: In collaboration with jurisdiction and housing authority staff, a draft AFH was published and publicized for a 30-day (PJ) and 45-day (PHA) comment period. The project team coordinated with jurisdictions and housing authority staff to publish legal notice per local requirements before public hearing, which would include a brief summary of the proposed AFH with beginning and ending dates of public comment period, procedures for submitting oral or written comments and questions.

Public Hearing: Jurisdictions and housing authority staff conducted at least one public meeting during the comment period at an agreed upon time to maximize public participation.

Finalizing the AFH: Upon completion of the comment period, final revisions were made to the AFH considering comments received. The team will also present a short, visually appealing presentation on the final AFH at Council meetings, Council Committee and Commission meetings.

1.3 Data Collection and Analysis

A key condition to data collection and analysis for the regional AFH is that it be consistent across the jurisdictions involved. This is important both to ensure findings and representations are comparable across jurisdictions and for practical reasons— given the scale of the analysis, it would not be reasonable to define a different analysis process for each jurisdiction individually.

A second condition is that, to the greatest extent possible, the Project Team made “apples-to-apples” comparisons when considering trends over time. Because change over time is a critical component of fair housing assessment, this condition is necessary for accurate interpretation and findings across many sections of the analysis. Although methods exist for accounting for changes in census geographies (census tracts, block groups, etc.), jurisdictional boundary changes caused by annexation and other activities are more difficult to identify and account for, particularly when dealing with several jurisdictions over multiple decades as in this analysis. Thus, it is critical that when making comparisons over time, the analysis reveals actual demographic shifts rather than merely changes in a jurisdiction’s boundary.

A substantial portion of the data used in this analysis comes from nationally available data published by HUD in the form of their AFFH-T data or from the US Census Bureau. Although both the Census and HUD produce jurisdiction-level estimates in their data, these were not sufficient. In the case of HUD's data, although data is available at the census tract and block group level nationwide, HUD publishes jurisdiction-level estimates only for entitlement communities. Because some of the jurisdictions participating in this assessment are not entitlement communities, HUD's jurisdiction-level estimates did not provide an adequate starting point for the analysis. In addition, one of the subregions covered (suburban Cook County) is not technically a jurisdiction at all and so would not be covered in most jurisdiction-level datasets at all.

In the case of the Census's jurisdiction-level data, although data is published for non-entitlements, Census data is reported for jurisdictions as defined in the year the data was collected. So this makes comparisons over time at the jurisdiction-level impossible without a way to ensure consistent geographic definitions.

The approach used to ensure both "apples-to-apples" comparisons over time and consistency across time is to start from census tract and block group level data and aggregate up to the jurisdiction level using a CMAP-created geographic crosswalk. These crosswalks are the same method used by CMAP to create the Community Data Snapshots. This method accounts for partial tract/block groups contained within a jurisdiction and is consistent with HUD's methods for creating jurisdiction-level estimates in the AFFH-T data.

The crosswalk created by CMAP relies on apportioning census block data across each jurisdiction such that local difference in population distributions are accounted for.⁶⁸ Using this method, CMAP created three weights based on the distribution of 1) people, 2) households and 3) housing units. These then served as weights for tract and block-group level variables in the AFFH-T dataset to create the jurisdiction-level estimates.

Variables were weighted according to their base unit of measurement. For example, variables capturing the race/ethnicity of the population use the population weights, while the variables relevant for calculating homeownership rate were weighted by household weights.

A key consideration for this method of creating jurisdiction-level estimates is that although it results in consistency across jurisdictions and across time, it does produce estimates which may vary slightly from published census estimates. In testing performed by the Enterprise Team, differences between census-published estimates and those produced by the census tract/block group aggregation method just described were typically less than one percent.

As part of the data collection process, relevant local data was also collected to supplement key information not covered by nationally available data. Jurisdictions participating in the AFH had a chance to provide relevant datasets, and information found in studies or reports to add local knowledge to each of the sections covered in the AFH report. Any local data in this document was from research identified by a member of the project team, was local data provided by one of the jurisdictions participating in this project, or local data provided by a member of the Advisory Committee. CMAP staff reviewed the local

⁶⁸ Note that even using block-level data, the highest resolution population data that is widely available, there is no way to account absolutely for local variations in distributions. So, while this is the most accurate method, this is still an inherent source of error in the estimates.

data provided and processed that data in a manner that allows for a comparison to other data in the document. More data will be added from all of these local sources in the course of the project.

Chapter 3: Fair Housing in Cook County Today

1.1 Regional Snapshot

1.2.2 Chicago

1.2.2.1 Summary

Chicago has a long and notorious history of enacting policies and allowing for decision making with the direct aim of intentionally segregating Chicago residents. Specifically, it is well documented that past mayors, aldermen, and department heads put in place mechanisms to control where Black Chicagoans could reside in an effort to maintain strict boundaries of racial segregation. One such tool to maintain segregation was through the control of affordable and public housing development. In 1946, then alderman of the 19th ward criticized the Chicago Housing Authority's plan for public housing development noting: "By putting up a project in every section of Chicago they could infiltrate Negroes."⁶⁹ And in 1947, then 9th ward alderman Reginald DuBois went so far as to join leaders of a violent backlash against attempts of racial integration by Black residents in his ward.⁷⁰ These acts and statements were not outliers, aldermen, who had (and still have today), near total control of decision-making within their wards, worked in lockstep with racist neighborhood groups and residents to maintain rigid patterns of segregation, finding more and more creative ways to maintain segregation as the legal landscape changed and new fair housing rights emerged.

Evident of this history was the landmark 1969 civil rights case, *Gautreaux v. Chicago Housing Authority*, which illuminated the fact that the City of Chicago had an intentional and deliberate policy to control where public housing was sited in the city, resulting in concentrations of public housing in predominately Black, low-income neighborhoods.⁷¹

Despite the restrictions imposed by the *Gautreaux* settlement, over the past several decades, affordable housing development has remained constrained, developed that has occurred has been segregated to a large degree, the City has lost developable land for multi-family housing to downzoning efforts, and rents have risen beyond what many low- and moderate-income households can afford.⁷²

On the other hand, in predominantly Black and Latinx neighborhoods that were intentionally segregated, needed investments are woefully lacking. The result is that Black and Latinx residents today experience persistent disparities with respect to employment and educational opportunities, transit options, and healthy and safe housing and in turn, income and wealth-generating opportunities.

Overall, the average Black/African American person in Chicago has the least access to proficient schools, the labor market, and areas with low poverty exposure. Comparatively, the average White/Non-Hispanic person in Chicago has the greatest access to these opportunities. This pattern also exists in the County as a whole.

1.2.2.2 Who lives in Chicago

Of the 2.7 million people who lived in Chicago as of 2010, the population is divided roughly evenly between White, non-Hispanic (32% of the total population), Black/African American (33%), non-

⁶⁹ A City Fragmented

⁷⁰ A City Fragmented

⁷¹ A City Fragmented: How Race, Power, and Aldermanic Prerogative Shape Chicago's Neighborhoods

⁷² A City Fragmented

Hispanic, and Hispanic/Latino (29%) residents with Asian or Pacific Islanders making up the remaining 6%. Since 1990, the White, non-Hispanic and Black/African American, non-Hispanic populations have become both numerically and proportionally smaller, while the population of both Hispanic/Latino and Asian/Pacific Islanders has grown over the same period.

Compared to Cook County as a whole, Chicago has proportionally fewer White, non-Hispanic residents, and more Black/African American residents and Hispanic residents (tables 1 and 2). Between 1990 and 2010, the City's White non-Hispanic and Black/African American populations have decreased, while the Hispanic and Asian population of the City increased (tables 3 – 7).

The number of foreign-born residents has remained the same since 2017 and similar to Cook County as a whole, the top country of origin for Chicago's foreign-born residents is Mexico (Table 11). Poland, China (excluding Hong Kong and Taiwan) and the Philippines also represent a substantial portion of foreign-born populations in the city. This largely mirror trends in the County as a whole with the exception that Indian immigrants are somewhat less represented in Chicago compared to suburban Cook County.

Foreign-born populations in Chicago are largely concentrated on the west, central and north sides of the City. China and India-born residents tend to live in the central and north sides of the City. Mexico-born residents are more heavily concentrated on the west and northwest areas of the City. Residents from the Philippines tend to live in north side neighborhoods. Poland-born residents live in two discrete areas on the northwest and southwest areas of the City.

Of residents with Limited English Proficiency (LEP), the most common language spoken is Spanish, followed by Polish and Chinese (Table 14). The largest percentages of limited English proficiency residents include Albany Park, Archer Heights, Armour Square, Avondale, Belmont Cragin, Gage Park, Hermosa, Lower West Side, South Lawndale, and West Edison. Similar to the population of Cook County, slightly more than half of Chicago's population is female (Table 17). About a quarter of Chicago's total residents are children under the age of 18, the majority are adults aged 18 to 64, and 10 percent are seniors aged 65 or older (Table 18). This is similar to the overall proportions in the County as a whole, with the suburban county having slightly fewer adults and more seniors proportionally. Since 1990, Chicago has proportionally slightly fewer children and seniors, and slightly more adults. Slightly less than half of families in Chicago are families with children; this number has decreased since 1990.

Approximately 11 percent of the City's population are people with disabilities, which is in line with the proportion for the County as a whole (Table 16). Geographically, people with disabilities are more prevalent in neighborhoods on the south and west sides of Chicago, and there are particularly low rates of people with disabilities in neighborhoods directly to the north of downtown Chicago (Figure 22). Among people with a disability, the most common types of disability are Ambulatory (6% of the total population), Independent Living (4%), and Cognitive (4%). Hearing, Vision and Self-Care disabilities are less common at 2% of the total population each.

The northwest and far southwest sides of the City have high rates of homeownership. Portions of the City's west and south sides have particularly high rates of renters (Figure 47).

Chicago is home to 75,378 veterans, 3.5% of the adult population, slightly lower than the share in all of Cook County.

There are approximately 11,000 individuals returning each year to Chicago from Illinois prisons.⁷³

According to the 2014-2016 Healthy Chicago Survey approximately 146,000 adults in Chicago (7.5% of adult population) identify as LGBT. About 61% of the LGBT population in Chicago is 18-44 years old, while 38% is 45 years old or older. In terms of race and ethnicity, the largest share of Chicago's LGBT population is White non-Hispanic (44.5%), followed by the Black/African American population (30.1%), the Hispanic population (19.2%), the Asian population (4.8%) and other race/ethnicities (1.4%). The majority (66%) of Chicago's LGBT population is single, never married, and about 16% of the population is married.

1.2.2.3 Fair Housing Disparities

Key Takeaways

The fair housing issues prevalent across the County are particularly evident within the City of Chicago. Community engagement undertaken through the AFH demonstrate that pervasive patterns of residential segregation are perpetuated by the lack of affordable and accessible housing, continued discrimination, particularly within the private rental market, and housing application hurdles, notably, credit score, background checks including arrest/ conviction and eviction, income requirements, and high security deposits and fees. This segregation creates a cycle of instability with long lasting penalties, including the lack of equitable community investment and access to place-based opportunity.

Community engagement within the City of Chicago highlights the following, particularly urgent fair housing issues:

Legal fair housing and tenant protections are routinely violated.

Legal and regulatory obligations required under the federal Fair Housing Act and under the City of Chicago fair housing law are routinely violated. These violations often go without recourse due to the power disparities between those in need of affordable and accessible housing options, and owners and providers of housing and housing services.

Compounding these power disparities is the fact that, particularly for accessible housing for those disabilities, suitable housing options are severely limited. When faced with such violations of rights, those in need of affordable, and in particular affordable, accessible housing, face diminished opportunities for restitution. Community Convener grantees note that residents with disabilities and in need of affordable housing are routinely denied basic reasonable accommodations required by federal, state and local accessibility laws, including being denied wheelchair ramps, and grab bars, or relocations to first floor units. With limited alternatives, individuals in these situations often endure unsuitable and untenable housing situations because they lack the resources and access to alternative options to fully enforce their rights. Simply put, the City's fair housing laws, and affordable housing laws and regulations for that matter, are not self-implementing or self-enforcing. For example, despite the new Illinois Immigrant Tenant Protection Act and Cook County Just Housing Amendment, many tenants and housing seekers fear that their immigration status, or background status will still make them vulnerable to housing barriers and retaliation. And this fear is not unwarranted. Community Convener engagement with landlord attorneys in Chicago uncovered that landlord attorneys expressed skepticism about their

⁷³ <https://www.bpichicago.org/wp-content/uploads/2018/09/No-Place-To-Call-Home.pdf>

clients' ability to comply with the new Immigrant Tenant Protection Act and the Just Housing Amendment. They Report that they have advised their clients to sell their properties as new laws are too onerous and/or time consuming to abide by.

Although legal protections provide the absolutely critical foundation for fair housing rights, necessary to accompany these legal protections are resources for education, outreach, and enforcement of these rights.

Also, of critical importance is the consistent monitoring of legal requirements and the adherence to legal protections by not only individual actors in the housing market but the City overall. For example, the City of Chicago is currently facing three legal complaints due to its own failure to comply with fair housing laws and its duties to further fair housing.

In 2018, Access Living of Metropolitan Chicago filed suit in the U.S. District Court for the Northern District of Illinois, "alleging the City of Chicago has funded and developed tens of thousands of affordable rental housing units without ensuring that sufficient number are accessible to people with disabilities, as required by federal law." The lawsuit claims that the city has failed to comply with accessibility requirements of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act, and the Fair Housing Act (FHA). According to the complaint, this has resulted in "low-income people with disabilities struggle to find suitable housing and are often forced to live on the street, in their cars, nursing homes, in homeless shelters, or in other inadequate and dangerous housing."

In 2019, 10 community based organizations across Chicago filed a HUD Housing Discrimination complaint against the City of Chicago. As alleged in the complaint, "Pursuant to the Fair Housing Act, Title VI of the Civil Rights Act of 1964, and Section 109 of the Housing and Community Development Act of 1974, [the] complaint challenges the City of Chicago's longstanding policy and practice of honoring 'aldermanic prerogative' for all affordable housing finance, land use, and zoning decisions, in a manner that permits local aldermen and their constituents to veto the placement of affordable housing in their predominately white neighborhoods and wards. The effect of those policies and practices has been to discriminate against black and Latinx households, families with children, and persons with disabilities."⁷⁴

In 2020, environmental justice organizations field a HUD Housing Discrimination complaint against the City of Chicago alleging discriminatory impacts of years of zoning and land-use policy, especially that related to the placement of polluting industrial sites, which the complaints allege place disproportionate negative consequences on the health and well-being of Black and Latinx communities while benefitting predominantly White communities.

Eviction and Displacement

Between 2010 and 2017, Chicago saw an average of more than 23,000 eviction filings per year, or just over 3.9 eviction filings per 100 rental units. Put in human terms: About 1 in 25 Chicago renters and their families faced eviction each year. On average 60 percent of cases ended in eviction orders. Eviction disproportionately impacts African American women with children, and is a main driver of displacement. Eviction filings also disproportionately silo African American women into substandard housing based on the cycle of penalties an eviction record can trigger. Housing choice is significantly curtailed with the

⁷⁴<https://www.povertylaw.org/files/advocacy/CAFHA%20et.%20al%20v.%20City%20of%20Chicago%20HUD%20Administrative%20Complaint.pdf>

appearance of an eviction filing and/or order affiliated with the tenant's name in tenant screening databases and publicly available databases. African American women relegated to substandard housing as a result of an eviction record, are in turn less likely to assert their rights to obtain necessary maintenance work at the unit due to fear of retaliation by the landlord and given that limited housing options are available to them.

Health and Safety Issues

Health and safety issues- both at the household and community level are particularly pronounced in the City of Chicago. Through community engagement, especially that conducted with subsidized renters, it is clear that many residents feel that even basic health and safety conditions are lacking from their current housing situations. Substandard housing "is persistent and demonstrates deeply rooted systemic racism. The struggles that tenants have in getting property owners and management companies to provide them with equitable treatment in addressing their housing needs is endemic to localized fair housing discrimination. Tenants voice their anger and indignation about a 'system that doesn't care.' The takeaway is that tenants fully want to exercise their power and are resilient in the face of bureaucratic inertia and local managerial incompetence. As one tenant stated at a recent meeting 'we are boiling on the inside but stay cold on the outside.'" HUD buildings are substandard, particularly those located on Chicago's south and west sides. With the vast majority of attendees at engagement events noting the following issues: lack of property upkeep and maintenance and sometimes leading to health issues especially for children and seniors; lead poisoning; insect and rodent infestation; plumbing and heat issues; elevators broken/unsafe; tenants also routinely complain about rude and disrespectful management; and a lack of responsiveness to conditions issues.

Community members noted that Black/ African American families in Chicago seem to have some of the most urgent worst-case housing scenarios, as well as immigrant families /individuals living without documentation regarding citizenship or legal residency, who struggle to gain access to any affordable housing supports and can find themselves in incredibly unsafe and over-crowded housing situations as a result.

In 2016, more than half of the city's homicides occurred in 11 communities that were predominantly people of color and home to some of the city's highest rates of poverty. Chicago ranked last in population growth in 2015 among the nation's 10 largest cities. One study firmly links homicides to population loss for cities, positing that every additional homicide over the previous year results in the loss of 70 residents.

1.2.2.3.1 Segregation and Integration

According to dissimilarity index values from the most recent American Community Survey (2013-2017), Chicago has high levels of segregation across three of the four racial/ethnic pairings tested – Non-White/White, Black/White, and Hispanic/White (tables 23 – 26). The fourth pairing, Asian or Pacific Islander/White qualifies as a moderate level of segregation. The highest segregation level is between the Black/White pairing. Dissimilarity index values across all four pairings has decreased slightly since 1990, indicating slight decreases in the levels of segregation across all four groups. However, these decreases have been modest. This mirrors trends in the County as a whole.

Beyond these city-wide trends, geographically, there are high levels of spatial clustering of people by race/ethnicity across specific neighborhoods within the City. Neighborhoods in the central and north

sides of the City are predominantly White/Non-Hispanic population, Black/African American households predominate the south side of the City, and west side neighborhoods to a lesser extent. (figures 2 – 5) Neighborhoods on the west side of the City are predominantly Hispanic/Latino. Community engagement efforts indicate that gentrification, displacement, and a lack of affordable housing exacerbate the segregation of Chicago’s neighborhoods by race and income. For example, in previously diverse neighborhoods such as Pilsen and Logan Square, the influx of White higher income residents has led to the displacement of Hispanic residents, many of whom are moving out of the City altogether. When analyzing the location of owner and renter occupied housing, data shows that more owner-occupied housing is located in portions of the northwest and far southwest sides of the City, where the predominant racial/ethnic group is the White/Non-Hispanic population (Figure 47). Portions of the City’s west and south sides have particularly low rates of homeownership, where the predominant racial/ethnic group is the Black/African American population.

Some observe that Chicago’s segregation is actually worsening and becoming more extreme, with much of the naturally existing affordable housing that was once affordable under the market disappearing in many of Chicago’s previously diverse and previously most integrated neighborhoods such as Edgewater, Albany Park, Logan Square, Pilsen, and Rogers Park.

Taking apartment buildings out of the free market--- through use restrictions (which function as a building-based form of rent control) and/or related subsidy streams, and/or real inclusionary zoning tools, is the only method by which sustainably integrated living patterns by race and by income has been produced in Chicago. The City of Chicago’s current market development patterns are both retrenching and increasing the segregation of Chicago’s neighborhoods.

The City only sees reliably neighborhood economic and racial integration in any sustainable sense in areas with dedicated, hard units of physical affordable housing in higher-income or whiter neighborhoods---- housing protected by long-term affordability guarantees such as restrictive covenants and use restrictions which regulate rental prices and income-eligibility over several decades (if not in perpetuity).

1.2.2.1.2 R/ECAPs

Chicago contains a total of 97 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), which constitutes the majority of R/ECAPs in Cook County (Table 28). There is a concentration of R/ECAPs on the south and west sides of the City that are highly geographically clustered, with a many of the areas sharing neighborhood boundary edges (see Figure 32).

Of the 227,000 people in Chicago that live in RECAPs, the vast majority (177,000 or 78%) are Black/African American, non-Hispanic (Table 30). The second largest population is Hispanic/Latino with 35,000 residents living in RECAPs. Over half of these Hispanic residents are concentrated in RECAPs in the New City and South Lawndale CCAs.

About 51% of families living in RECAPs have children, which is slightly higher than the overall rate of families with Children across the City.

Since 1990 the number of R/ECAPs in Chicago has increased, and their location has been consistent and persistent over time (see Figure 37).

1.2.2.1.3 Access to Opportunity

Education

Access to proficient schools, as measured by HUD, varies significantly based on race and ethnicity. Based on HUD's School Proficiency Index scores, the average White non-Hispanic person and Asian person has access to more proficient neighborhood elementary schools than any other racial or ethnic group (56.9 and 53.6 respectively) (Table 40). Comparatively, Black or African American residents have the lowest access followed by Hispanics (22.5 and 30.9 respectively). The least proficient schools in Chicago are in south and west side neighborhoods of the City (Figure 34). The predominant racial/ethnic groups in these areas of the County are the Black/African American and Hispanic populations. Comparatively, high proficiency schools are clustered in neighborhoods north of Chicago's downtown and the northwest side of the City, where the predominant racial/ethnic group is the White, non-Hispanic population. Charter schools are a common school option in the City of Chicago and not in suburban Cook County (Table 37). When looking at charter schools alone, the vast majority (90%) of the student body are low income students (Table 39). Community engagement efforts indicate that the loss of thousands of children due to demolition of public housing in neighborhoods on the south and west sides of the City, has contributed to closures of dozens of schools in this part of Chicago

Overall, there are more Hispanic and Black/African American students enrolled in Chicago's public and charter schools compared to White non-Hispanic and Asian students. Of the 368,584 enrolled students 46.8% are Hispanic or Latino, 36.8% are Black/African American, 10.1% are White non-Hispanic, and only 4% are Asian. This trend is consistent across various school types (charter, elementary, middle, and high school). The one exception to this trend is PreK, where the number of White non-Hispanic and Hispanic enrolled students is the same (43%), while Black/African American students represent only 9% of the enrolled students. According to the 2017-2018 Illinois Report Card, the majority (82.4%) of students enrolled in Chicago's public and charter schools are low income students.

Employment

Similar to Cook County as a whole, access to jobs and the labor market in Chicago varies by race/ethnicity. the average Black/African American person in Chicago has the least access to jobs and the labor market followed by the average Hispanic person (tables 41 and 42). White non-Hispanic persons and Asian persons in Chicago have far greater access to jobs and the labor market. Persons living in the south and west neighborhoods of Chicago have the lowest labor force participation rates (Figure 36). The highest labor force participation rates, on the other hand, are concentrated in downtown Chicago, the north side of Chicago. Similarly, areas with high access to jobs are found in and around downtown Chicago (Figure 35).

Transportation

The majority of Chicago's population (96.89%) is served by transit and about 97% of jobs are accessible by transit. More than half of the City's population has moderately high access to transit, and slightly less than half of the population has high access to transit. Access to transit is better in neighborhoods on the north side of the City compared to neighborhoods on the south and southwest sides. To increase transit

accessibility, 100% of Chicago Transit Authority vehicles (buses and trains) are accessible and 103 of 145 rail stations are accessible. The Chicago Transit Authority's 2018 All Stations Accessibility Program (ASAP) outlines both short- and long-term station accessibility projects to make the remainder of the 42 stations fully accessible. In terms of transportation costs, persons residing on the north side of the City, as well as neighborhoods immediately south of downtown have lower transportation costs compared to the rest of the City (Figure 43). Transportation costs are particularly high for those living in the far south and far southwest corners of the City (Figure 48). Chicago as a whole is highly walkable (Table 50). Neighborhoods on the north side of the City are more walkable than the rest of the City (Figure 41). The far south corner of Chicago has particularly low walkability.

The majority of the Black/African American and Hispanic population in Chicago has moderately high access to transit per the CMAP Access to Transit Index, but have longer average commutes by CTA rail and bus service or by Pace bus service than any other racial or ethnic group (Table 48). Similarly, the majority of the Black/African American population in Chicago lives in high walkability areas; however, Blacks or African Americans have the longest average commute time by biking and walking or any racial or ethnic group (Table 51).⁸ This differences highlights longstanding concerns about a mismatch in the location of jobs relative to the location of the public transportation system.

Of the total highway lane miles in Chicago, more than a quarter are in need of pavement condition repairs, about 38 % are in need of congestion improvements, and approximately 41 % are in need of safety and reliability improvements.

The City of Chicago has released data on transportation network company (TNC) trips, which will help illustrate the effects of ride hailing services such as Uber, Lyft, and Via on the transportation system, and improve policy and investment decision making. Of the 12 million TNC trips taken during non-holiday periods in November and December 2018, approximately 17% either originated or ended in an EDA. These trips tended to follow the same time of day trends as the rest of the city, but some unique patterns emerged in other areas. Of trips that connected an EDA to a non-EDA location, 38% were to the Loop, Near North, and Near West sides. Weekday trips starting or ending in EDAs had a higher proportion of shared rides than trips taken outside of EDAs.

Poverty Exposure

According to HUD's Low Poverty Index, areas of the City with the highest levels of poverty are concentrated in south and west side neighborhoods. The predominant racial/ethnic group on the south side of Chicago and southern parts of the County is the Black/African American population, while the Hispanic population predominates the west side neighborhoods of Chicago. Persons residing in south and west side neighborhoods of the City have more exposure to poverty, compared to the rest of the City (Figure 44). Areas with the lowest poverty rates in the City are concentrated in neighborhoods north of downtown, and the northwest portion of the City. A small portion of the south side of the City, near the border of Oak Lawn, also has particularly low levels of poverty (see Figure 49). Compared to the County, the average Chicago resident, regardless of race or ethnicity, has a higher exposure to poverty (see Table 53).

Environmentally Healthy Neighborhoods

Adult obesity rates in Chicago are highest among the Black/African American population, followed by the Hispanic/Latino population (Table 55). Comparatively, the Asian population in Chicago has the lowest rates of adult obesity. When analyzing rates of adult obesity by gender, sexual orientation, and age, females, heterosexuals, and the 45-64 age group have higher rates of adult obesity (Table 56). Chicago's Black/African American population has the highest rate of child asthma related ED visits, compared to other racial/ethnic groups (Table 59). Child asthma related ED visits are much lower among Chicago's White non-Hispanic and Asian populations. The top five Chicago community areas with the largest number of children with elevated blood lead levels are all located on the southwest and west sides of the City (Table 62).

Overall, people living in Chicago are more exposed to environmental health toxins compared to people living in suburban Cook County. According to the Environmental Health Index, people living on the north and southwest sides of Chicago have higher rates of exposure to environmental health toxins compared to the rest of the City (see Figure 45). HUD's Environmental Health Index varies by race and ethnicity.

1.2.2.1.4 Housing Needs

In Chicago, housing cost burden is highest among Black/African American households, when compared to other racial/ethnic groups and family types (see Table 71). Chicago's Hispanic households experience higher rates of severe housing problems and severe housing problems, compared to other racial/ethnic groups (see Table 69). Areas of the City that experience at least one housing problem are concentrated in the west and southwest sides of the City, which overlap with the location of R/ECAPs, and are heavily populated by Black/African American and Hispanic populations (Figure 49). Overall, households in Chicago experience a higher rate of housing problems than households in suburban Cook County (tables 64 – 69).

Community engagement findings indicate that a large portion of calls to the MTO hotline, regarding home repairs, originate in the south neighborhoods of Chicago. This suggests that residents of this area experience higher rates of substandard housing. Differences in rates of owner-occupied housing varies by race/ethnicity in Chicago. Homeownership rates in Chicago are highest among White non-Hispanic householders (54.4%). Comparatively, 35.2 % of Black householders, 37.8 % of Native American householders, 44.1 % of Asian householders, 43.5 % of Hispanic householders, and 34.6 % of other householders own their home. Geographically, homeownership rates are higher in portions of the northwest and far southwest sides of the City compared to other neighborhoods in Chicago. HMDA lending data from 2018 indicate that more White/ Non-Hispanic individuals complete home loan applications and are least likely to have their applications denied (tables 97 and 98). Conversely Black/African American individuals are most likely to have their home purchase loan denied and, when approved, to have the loan be non-conventional.

Similar to the County as a whole, family households with more than 5 people experience higher rates of housing problems, compared to other family types (Table 67). Community engagement efforts indicate that Black/African American families in Chicago seem to have some of the most urgent housing problems. In Chicago, families with children make up over a quarter of households in public housing and project based section 8 housing; however, the majority of units in this type of publicly supported housing are units with one or less than one bedroom (tables 80 – 82 and 88 – 90). Out of all types of

publicly supported housing, families with children are more likely to live in units supported by housing choice vouchers, with many voucher holders seeking out 2 or 3 bedroom units (tables 83 and 91).

Housing units affordable at 50% AMI are concentrated in the southwest and far south side of Chicago. Downtown Chicago, and much of the neighborhoods north of downtown have the least amount of housing units affordable at 50% AMI. As of 2017, the highest rate of residential eviction filings occurred in the South Shore community area. Other community areas with high rates of residential eviction filings include Washington Park, Pullman, West Garfield Park, and Oakland, all of which are located on the south and west sides of the City. As of 2018, some of the highest foreclosure rates in Chicago were filed primarily in community areas on the south side of the City. The three community areas with the highest foreclosure filing rates were Greater Grand Crossing, Avalon Park and Pullman, all of which are located on the City's south side.

The majority of unsheltered people in Chicago were previously incarcerated — 60% of unsheltered men and 58% of women report being previously incarcerated in jail or prison. Community engagement findings have reported several barriers to finding housing for previously incarcerated persons.

Community members noted that Black/ African American families in Chicago seem to have some of the most urgent worst case housing scenarios, as well as immigrant families /individuals living without documentation regarding citizenship or legal residency, who struggle to gain access to any affordable housing supports and can find themselves in incredibly unsafe and over-crowded housing situations as a result.

1.2.2.1.5 Publicly Supported Housing

In Chicago, the largest source of publicly supported housing is through Housing Choice Vouchers (52,661), followed by other multifamily developments (43,182), project-based Section 8 (26,378), and public housing (21,004). Households are led by people 65 and older make up at least half of households in public housing and other HUD supported multi-family housing, and almost half of households in project based Section 8 housing. Seniors make up 88% of the occupants of other HUD supported multifamily housing. The vast majority of these units have 0 and 1 bedrooms. This is likely due to the prominence of the Section 202 program within this category of publicly supported housing.

In Chicago, households living in any type of publicly supported housing are more likely to be Black/African American than any other racial/ethnic group (tables 80 – 83). The rate of Black/African American households living in publicly supported housing exceeds the share of all households that are Black/African American in Chicago, and the share of Black/African American households that earn less than 80 percent of AMI (Table 87). While 26% of Chicago households earning less than 80% of AMI are Hispanic, Hispanic households occupy far lower shares of public housing, project-based Section 8, or other HUD supported multifamily housing. When analyzing the demographic composition of publicly supported housing located in R/ECAP and non-R/ECAP areas, public housing, project-based Section 8, and other HUD supported multifamily housing units are more likely to be occupied by families with children when that unit is located in a R/ECAP.

Similar to the County as a whole, Black/African American households in Chicago's publicly supported housing are more likely to occupy units that are located in R/ECAPs, while White, Asian, and Hispanic households are more likely to occupy units in non-R/ECAPs.

Seniors are more likely to reside in Other HUD publicly supported housing, while families with children are more likely to live in units supported with vouchers (tables 80 – 83). Comparatively, more persons with disabilities live in Chicago’s public housing units, compared to other types of publicly supported housing. Hispanic households and White non-Hispanic households are far less likely to occupy all forms of publicly supported housing than would be expected given their share of households earning less than 80 percent of AMI.

Community engagement findings indicate that despite mobility counseling programs, many families using vouchers are living in primarily Black/African American census tracts and areas that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments.

Community members note that the voucher program has not been set up to enable voucher holders to “compete” with market renters in high-cost neighborhoods. Doubly concerning, voucher holders consistently face source of income discrimination.

The City’s Affordable Requirements Ordinance requires residential developments that receive City financial assistance or involve City-owned land to provide a percentage of units at affordable prices, 60% of AMI. The ARO is also a new source for accessible housing units. As part of a strategy to expand housing choices for HCV participants, and meet the needs of low-income renters who are interested and choose to live in Mobility Areas, CHA implemented an Exception Payment Standard (ESP) policy (with approval from HUD) that increases the amount of subsidy up to 150% of FMR.

In addition, CHA subsidy can go up to 250% FMR for a Reasonable Accommodation to provide required accessibility features.

In FY2018, CHA received approval to change the areas eligible for EPS from Opportunity Areas based on census tracts to Mobility Areas based on Community Areas. The change significantly increased the number of areas where a voucher holder can receive an EPS and gives access to communities previously unavailable.

1.2.2.1.6 Disability and Access

Persons with disabilities are more prevalent on the south and west sides of Chicago, and less prevalent in neighborhoods north of downtown Chicago (Figure 22). These areas of the City have the least proficient schools, and the lowest rates of market engagement, compared to other parts of the City and the County as a whole. Parts of the south side of Chicago, particularly areas in the far south have lower access to affordable transportation, compared to the rest of the City. Areas with higher concentrations of persons with disabilities overlap with Chicago’s R/ECAPs. Similar to the County as a whole, the geographic distribution of persons with disabilities is somewhat consistent across the different disability types. The only exception to the overall pattern is the geographic location of persons with hearing disabilities, which are dispersed throughout all parts of Chicago (Figure 27). Through the community engagement efforts, stakeholders have indicated that accessible infrastructure, such as maintained streets and sidewalks tends to be located in the least affordable neighborhoods of Chicago, therefore, persons with disabilities often need to choose between accessible infrastructure and affordable rent.

The Mayor’s Office for People with Disabilities provides many programs and services aimed at making Chicago more accessible. MOPD’s Accessible Compliance Unit conducts pre-permit and permit reviews

to ensure that buildings are being built in compliance with accessibility codes. MOPD is initiating a partnership with the Department of Housing to ensure that federally funded housing also complies with accessibility laws. MOPD also provides several employment programs to address the high unemployment of people with disabilities. Other services offered to persons with disabilities include the Pace bus paratransit service, which lets persons with disabilities schedule affordable rides in an accessible transit vehicle.

Chapter 4: Fair Housing Goals & Strategies

The following tables document Chicago’s eight fair housing goals with related strategies. For each strategy, we identify the related fair housing issue and contributing factors as well as commit to specific metrics, milestones, and timeframes for their achievement. After completion of the public comment period, each goal will be followed by a discussion section with more detail on the strategies.

Goal 1: Increase and preserve affordable, accessible housing options

Goal 2: Prevent involuntary displacement and stabilize neighborhoods

Goal 3: Increase opportunities and community integration for people with disabilities

Goal 4: Address the segregation of opportunity and related inequitable distribution of resources

Goal 5: Enhance housing policies and programs to increase fair housing choice

Goal 6: Expand fair housing outreach, education, and enforcement

Goal 7: Preserve existing and expand affordable homeownership

Goal 8: Ensure that internal policies and practices advance equity and address history of structural racism

GOAL 1: Increase and preserve affordable, accessible housing options

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
1.A	Very High	Increase the stock of affordable, accessible rental housing throughout the region, especially in areas of opportunity.	Disparities in Access to Opportunity; Disproportionate Housing Needs; Disability and Access Analysis; Segregation/Integration; R/ECAP	Lack of Public and Political Will to Address Effects of Structural Racism; Community Opposition; Land Use and Zoning; Displacement of Residents due to Economic Pressure; Lack of Affordable, Accessible Housing in a Range of Sizes; Lack of Community Revitalization Strategies and/or Appropriate Funding; Lack of Access to Opportunity Due to High	Every “inclusionary” Community Area, as defined by the ARO recommendation, sees an increase in its affordable housing stock with evaluation every 3-5 years, with a long-term goal of at least 10% of rental stock legally restricted affordable in each community area. <i>Milestone:</i> 1. Introduce and pass amendments to the ARO by Fall 2021. 2. Within 1 year, Mayor’s Office will develop comprehensive city-wide vacant lot strategy that	DOH, MO, CHA

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
				Housing Costs; Displacement of Residents Due to Economic Pressure; Availability, Type, Frequency, and Reliability of Public Transportation	<p>includes identifying priorities and goals for dedicating city-owned land to be used as affordable housing.</p> <p>3. Within 1 year, identify interventions needed to encourage multifamily and affordable housing development near transit as part of City’s equitable Transit-Oriented Development (ETOD) policy plan implementation.</p> <p>CHA: Prioritize the redevelopment of CHA-owned properties as an approach to reduce or eliminate acquisition costs, to incentivize, and to encourage affordable housing development throughout the city, especially in areas of opportunity.</p>	
1.B	Very High	Generate dedicated revenues for affordable housing programs.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; R/ECAP	Lack of Resources for Fair Housing Agencies and Organizations; Lack of Public Investment in Specific Neighborhoods; Lack of Private Investment in Specific Neighborhoods	An increase of 25% in sustainable local funding within 5 years.	Law, OBM, DPD, DOH
1.C	High	Preserve the existing stock of affordable, accessible housing (zero net loss).	R/ECAP; Segregation/Integration; Disproportionate Housing Needs;	Deteriorated and Abandoned Properties; Lack of Community Revitalization Strategies and/or appropriate funding; Lending Discrimination; Community	Within 2 years, maintain a database of affordable and accessible housing to monitor accessible, legally restricted and naturally occurring affordable housing in gentrifying neighborhoods, done in partnership with the Assessor’s Office.	DOH, MOPD

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
				Opposition; Land Use and Zoning Laws; Lack of Affordable, Accessible Housing in a Range of Sizes; Availability of Affordable Units in a Range of Sizes; Loss of Affordable Housing; Location and Type of Affordable Housing	Milestone: Ordinances passed in Q1 2021 that limit demolitions and deconversions in areas with rapidly increasing home prices and impose a teardown surcharge. (Original goal was to be completed within 12 months.)	
1.D	High	Increase access to affordable housing.	Segregation/Integration; R/ECAP; Publicly Supportive Housing Analysis;	Lack of Public and Political Will to Address Effects of Structural Racism; Lack of Affordable, Accessible Housing in a Range of Sizes; Location and Type of Affordable Housing; Source of Income Discrimination; Availability of Affordable Units in a Range of Sizes; Lending Discrimination	Recommend alternative tenant screening models that minimize barriers to affordable housing. Match production of AMI levels and family-sized affordable units as a proportion of all new affordable units to need as determined by Census data and community and property management feedback.	DOH, MO
1.E	Very High	Increase health and safety of affordable housing.	Disability and Access Analysis; Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; R/ECAP	Deteriorated and Abandoned Properties; Unresolved Violations of Fair Housing or Civil Rights Law; Lack of Disparate Impact Analysis;	Reform the health and safety requirements for home repairs grants to better serve low-to-moderate homeowners (mold & lead remediation). This will require higher grant amounts and less units served – however, we’ll address safety and healthy homes without additional funding. We will align goals and strategies based on the Healthy Chicago 2025 plan.	CDPH, DOH, DFSS

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
1.F	High	Increase deeply affordable housing options.	R/ECAP; Segregation/Integration; Disproportionate Housing Needs;	Lack of Public and Political Will to Address Effects of Structural Racism; Displacement of Residents Due to Economic Pressure; Lack of Access to Opportunity Due to High Housing Costs; Community Opposition; Lack of Public Investment in Specific Neighborhoods; Lack of Private Investment in Specific Neighborhoods; Location and Type of Affordable Housing; Availability of Affordable Units in a Range of Sizes	Within 5 years, expand City-supported stock of affordable housing for households at 30% AMI or below by 33%. Identify revenue sources in partnership with Cook County and State of Illinois.	DOH, DFSS
1.G	High	Implement regional partnerships to expand affordable housing opportunity.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Lack of Public and Political Will to Address Effects of Structural Racism; Lack of Local and Regional Cooperation; Availability of Affordable Units in a Range of Sizes; Displacement of Residents due to Economic Pressure	City of Chicago: In Q2 2021, build upon the work that the AFH Working Group started and have quarterly meetings with the 60+ community organizations that establishes a forum to report on metrics and milestones for continuous accountability until the next version on fair housing goals is published. CHA: Participate in coordination meetings with other Public Housing Authorities through the Regional Housing Initiative and utilize to discuss best	MO, DOH, CHA

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
					practices, challenges and provide portability information.	
1.H	High	Improve access to water, recognizing water is a human right.	R/ECAP; Segregation/Integration	Lack of Public and Political Will to Address Effects of Systemic Racism; Quality of Affordable Housing Information Programs	<p>Remove barriers to clean and safe water access for households impacted by water shutoffs pre-moratorium and address water-related debt for families who are low-moderate income. Create a public education campaign within the first year that informs tenants their rights from water shutoffs as a form to evict.</p> <p>Within 1 year, assess options to expand the Chicago Utility Billing Relief program to include renters by overcoming operational challenges given structure of current water billing system.</p>	MO, DWM, Finance

GOAL 2: Prevent Involuntary Displacement and Stabilize Neighborhoods

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
2.A	Very High	Strengthen guidelines around evictions and renewal regulations.	Disparities in Access to Opportunity; Disproportionate Housing Needs; Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; Segregation/Integration	Displacement of Residents Due to Economic Pressure; Unresolved Violations of Fair Housing or Civil Rights Law; Lack of Public and Political Will to Address Effects of Structural Racism; Displacement of Residents Due to Economic Pressure	Establish an eviction working group led by DOH and MO to monitor eviction trends and responses by the second quarter of 2021 and by Fall 2021 institute a policy that addresses the loopholes or trends of the working group.	DOH, MO
2.B	High	Support state legislation on eviction sealing and screening protections.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of State or Local Fair Housing Laws	Meet with sponsors and relevant stakeholders, including advocates and industry groups during the 2021 legislative session for the Illinois General Assembly.	DOH
2.C	Very High	Establish a pilot “right to counsel” in eviction court program	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of State or Local Fair Housing Laws	Extend and expand upon the CARES Act-funded eviction and lockout defense counsel program in 2021. Build in new anti-eviction opportunities through American Rescue Plan dollars.	DOH
2.D	Very High	Extend the right to cure a rent default, even after tenants have been brought into eviction proceedings	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of State or Local Fair Housing Laws	Build long-term resources/funding for emergency rent or partner with DFSS. DOH will identify a delegate agency administrator that will be available to make grants available to them. Extend right to cure period under Fair Notice ordinance.	DOH
2.E	High	If the State of Illinois removes the prohibition on municipal rent regulation policies, study the potential impact of local legislation as an option to address housing instability.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; Segregation/Integration, R/ECAP	Lack of State or Local Fair Housing Laws; Displacement of Residents Due to Economic Pressure; Lack of Access to Opportunity Due to High Housing Costs	If the Illinois State Legislature lifts restrictions on municipal rent regulation, within 12 months DOH will coordinate, with the Mayor's Office, a study that will examine the impact of a rent stabilization ordinance on the Chicago housing market.	DOH, MO

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
2.F	Moderate	Consider implications of requiring subsidized affordable housing providers to provide tenants a 14-day notice of nonpayment and offer the opportunity to participate in mediation, including exploring repayment plans or accepting homeless prevention funds. Note: this requirement already exists for CHA.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of Local Public Fair Housing Enforcement; Private Discrimination	Issue evaluation by Q3 2021.	DOH
2.G	High	Study the feasibility of a preference policy program to prioritize households displaced by past government action or investment, such as, but not limited to, urban renewal efforts or the 606, to have priority in accessing subsidized housing (excluding CHA units).	R/ECAP; Segregation/Integration	Lack of Public and Political Will to Address Effects of Structural Racism; Location and Type of Affordable Housing;	Issue an evaluation of neighborhood preference policy in city-funded affordable housing within 6 months following the resolution of the New York City lawsuit over local preferences.	DOH
2.H	Moderate	With leadership guidance from the Mayor's Office, establish a predictive rental inspection program at a scale that is enforceable so that renters are not evicted for demanding code compliance.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of Local Public Fair Housing Enforcement; Lack of Disparate Impact Analysis	<p>Within 2 years, institute a process of home inspections with the Mayor's Office that protects tenants from environmental health hazards, paves the way for a robust predictive framework and transfers power to community members to sustain the program over time (i.e., apprenticeships).</p> <p>DOB will be setting benchmarks or programming no earlier than Q2 2022.</p>	MO, DOH, CDPH, DOB, AIS

GOAL 3: Increase Opportunities and Community Integration for People with Disabilities

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
3.A	Very High	Create an equitable infrastructure improvement program that invests in areas of greatest need (e.g. like inaccessible public facilities, sidewalks and public transit) with the most impacted populations.	Disability and Access Analysis; Publicly Supportive Housing Analysis	Access to Transportation for Persons with Disabilities; Inaccessible Public or Private Infrastructure	<p>Convene interdepartmental work group to develop equitable process and metrics to guide capital bill infrastructure investments. Within 1 year, use preliminary process to prioritize near-term investments. Within 2 years, build on preliminary process to guide longer-term investments.</p> <p>Metrics for accessibility infrastructure improvements: ADA ramps: There are approximately 240,000 locations where ADA ramps are warranted citywide. By the end of 2020, approximately 120,000 ramps have been made compliant. Approximately 8,000 ramps will be improved per year for a total of 152,000 by the end of 2024; 160,000 by the end of 2025.</p>	MO, CDOT, DPD, CTA, MOPD
3.B		Advocate for funding to make all publicly funded shelters accessible. Currently, there are accessible shelters within all our program models and populations served except for Overnight (Men and Women) Interim Housing DV and Safe Haven (Men).	Disability and Access Analysis; Publicly Supportive Housing Analysis	Inaccessible Public or Private Infrastructure; Lack of Enforcement and Oversight	<p>(1) Milestones: Within 1-2 years, convene interagency work group to: Identify options (or external partners) for assessment of accessibility needs</p> <p>(2) Develop estimate of budget needed for full accessibility</p> <p>(3) Provide more education and guidance materials on reasonable accommodations for existing shelters in the interim while pursuing longer term strategy</p>	DFSS, MO
3.C	Very High	Continue to grow the inclusionary zoning policy that links affordability for people with disabilities. This is important because	Disability and Access Analysis; Publicly Supportive Housing Analysis; Disparities in Access to	Lack of Affordable, Integrated Housing for Individuals Who Need Supportive Services;	Successfully pass improved ARO policy in 2021.	DOH, MOPD, MO

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
		new construction is the primary source of accessible housing.	Opportunity; R/ECAP; Segregation/Integration	Location of Accessible Housing; Access to Publicly Supported Housing for Persons with Disabilities		
3.D	High	Ensure developers who receive federal funding include 10% units accessible using UFAS standards (or stricter) to people with physical disabilities and 4% accessible to people with sensory disabilities. Create a model where MOPD is leading this work to ensure compliance per federal funding.	Disability and Access Analysis; Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; Publicly Supportive Housing Analysis	Location of Accessible Housing; Siting Selection Policies, Practices and Decisions for Publicly Supported Housing, Including Discretionary Aspects of Qualified Allocation Plans and other Programs; Lack of local oversight and enforcement of land use, code, and HQS regulations	<p>Within 1 year, codify standards for ongoing implementation and compliance.</p> <p>For the 2021 QAP Application and any future applications, Department of Housing will request for a breakdown of units that comply with UFAS standards or stricter.</p> <p>Limit the waivers that developers receive for reducing square footage that comprise ADA accessible units.</p>	DOH, MOPD, DOB
3.E	High	Build more accessible housing near fixed transit.	Disability and Access Analysis; Disparities in Access to Opportunity; Segregation/Integration	Access to Transportation for Persons with Disabilities; Inaccessible Public or Private Infrastructure; Location of Accessible Housing; Lack of Access to Opportunity Due to High Housing Costs	Promote multi-family program incentives for Equitable Transit-Oriented Development starting with the 2021 QAP to be issued in Spring 2021.	DPD, DOH, MO, MOPD
3.F		Identify options to improve incorporation of pedestrian friendly design into new developments.	Disability and Access Analysis	Inaccessible Public or Private Infrastructure	Within 1 year, review existing processes and standards for including pedestrian friendly design in new development. Within 2 years, identify and implement improvements.	DPD, CDOT
3.G		Continue to install Accessible Pedestrian Signals (APS) at signalized intersections to help people with disabilities safely cross the street.	Disability and Access Analysis	Inaccessible Public or Private Infrastructure	Metrics/milestones: Target goal of 50 new APS installations over the next 5 years.	CDOT

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
3.H		Provide an accessible website that can assist persons with disabilities in locating units with accessibility features.	Disability and Access Analysis	Lack of Assistance for Housing Accessibility Modifications; Lack of Assistance for Transitioning from Institutional Settings to Integrated Housing	<p>Benchmark: Launch centralized ARO Homefinder website in 2021.</p> <p>Timeframe: MOPD hopes to start working with DOH to develop a database of accessible housing: Second quarter 2021. Target completion by Q3 2021.</p> <p>CHA: Perform an assessment and create an implementation plan to ensure compliance.</p>	MOPD, AIS, CHA
3.I		Support the ongoing work of the Mayor’s Employment Task Force who responsibility is to increase access to integrated employment for persons with disabilities by partnering with the regional centers to connect individuals to job opportunities with public entities.	Disability and Access Analysis; Disparities in Access to Opportunity	Lack of Affordable In-Home or Community-based Supportive Services; Access to transportation for Persons with Disabilities; Lack of Employment Opportunities; Lack of Local and Regional Cooperation		MOPD, BACP, CDPH

GOAL 4: Address the Segregation of Opportunity/Inequitable Resource Distribution.

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
4.A		Prioritize public investments in communities that have experienced underinvestment.	R/ECAP; Disparities in Access to Opportunity; Disproportionate Housing Needs;	Availability, Type, Frequency, and Reliability of Public Transportation; Lack of Public and Political Will to Address Effects of Structural Racism; Lack of public investment in specific neighborhoods	\$750MM investment in 10 target neighborhoods	MO, DPD
4.B		Provide reliable, frequent, and affordable access to multiple transportation options to populations disproportionately reliant on public transportation.	Disparities in Access to Opportunity; Disabilities and Access Analysis; Segregation/Integration	Availability, Type, Frequency, and Reliability of Public Transportation; Impediments to Mobility; Lack of Public Investment in Specific Neighborhoods; Inaccessible Public or Private Infrastructure; Access to Transportation for Persons with Disabilities	Milestone: In partnership with CTA, produce better bus policy plan with related guidance and tools. Timeframe: <ul style="list-style-type: none"> • Within 1-3 years, depending on budget: City advocacy with CTA and State to establish reduced fare for eligible residents (affordable housing residents, etc.) • Within 1 year: identify opportunities for matching transit fares and lower priced Divvy memberships for affordable units 	CDOT
4.C		Enhance community input in community development decision-making	Segregation/Integration; R/ECAP	Lack of Public and Political Will to Address Effects of Structural Racism; Community Opposition; Lack of Community Revitalization	Within 1 year, finalize new community review guidelines for Planned Developments (PDs). Within 2 years, leverage We Will Chicago, the City's citywide planning effort, to identify further opportunities to enhance community	MO, DPD

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
				Strategies and/or Appropriate Funding	input in community development decision making.	
4.D		Address the jobs/housing mismatch by investing in meaningful job opportunities and small business development in areas with high unemployment rates and in racially or ethnically concentrated areas of poverty (R/ECAPs).	Disproportionate Housing Needs; Segregation/Integration; R/ECAP; Disparities in Access to Opportunity	Displacement of Residents Due to Economic Pressure; Lack of Private Investment in Specific Neighborhoods; Lack of Access to Opportunity Due to High Housing Costs; Lending Discrimination	<p>Within 1 year, identify areas where residents have disproportionately longer, more challenging commutes. Within 2 years, align existing small business/economic development funding with target areas of need.</p> <p>Promote economic development along 12 commercial corridors in Invest South/West neighborhoods. Metrics for success include: unemployment rates, growth in small businesses.</p>	MO, DPD
4.E		Develop a process to equitably distribute public resources based on need.	Segregation/Integration; R/ECAP; Disparities in Access to Opportunity;	Lack of Public and Political Will to Address Effects of Structural Racism; Lack of Public Investment in Specific Neighborhoods; Community Opposition; Displacement of Residents Due to Economic Pressure	Convene interdepartmental work group to develop equitable process and metrics to guide infrastructure investments. Within 1 year, use preliminary process to prioritize near-term investments. Within 2 years, build on preliminary process to guide longer-term investments.	CDOT, MO

GOAL 5: Enhance Housing Policies and Programs to Increase Fair Housing Choice.

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
5.A		Continue to support mobility programs and housing locator assistance.	Disability and Access Analysis; R/ECAP	Access to Transportation for Persons with Disabilities; Inaccessible Public or Private Infrastructure; Impediments to Mobility	<p>Mobility Counseling:</p> <ol style="list-style-type: none"> 1. Continue to assist families in identifying housing and community needs and desires, as well as locating a unit in a Mobility Area. 2. Participating families work with the Mobility Counselor throughout the move process to assist with transition into new communities (e.g., locating community resources, enrolling children in schools). 3. Participants can also take advantage of the following benefits: <ul style="list-style-type: none"> • Workshops on home maintenance, financial management and tenant rights • Community tours and unit search assistance • A grant of up to \$500 to be used toward a security deposit or move-in fee. <p>Unit Search Assistance</p> <ol style="list-style-type: none"> 1. Develop a database of accessible units throughout the Chicago and categorize the units based on the accessible features. 2. Attend HCV participant briefings/meetings and explain housing locator services for people with disabilities. 3. Outreach to landlords, property managers and realtors to develop relationships and build units within the housing locator database. 4. Provide webinars (both live and recorded) to potential and existing HCV landlords on accessibility opportunities. 5. Advocate on behalf of HCV participants who need reasonable accommodations and accessible units. 	CHA
5.B		Increase education and outreach for voucher holders to ensure participants are better equipped for housing searches	Disparities in Access to Opportunity; Segregation/Integration; Disproportionate Housing Needs;	Private Discrimination; Source of Income Discrimination; Lending Discrimination; Lack of meaning language access for	CHA will continue to provide Voucher Participants and Applicants information on program processes. The CHA will also continue to provide referrals to NHS for credit counseling for families seeking to learn about home ownership.	CHA

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
				individuals with limited English proficiency		
5.C		Continue to assess LEP policies to ensure compliance.	Disproportionate Housing Needs	Displacement of Residents due to Economic Pressure; Impediments to Mobility; Admissions and Continued Occupancy Policies and Procedures, Including Preferences in Publicly Supported Housing	CHA adheres to HUD's LEP Guidance	CHA
5.D	Priority: 2, this term (Impact: High; Effort: Moderate)	Measure current transportation services for persons with disabilities provided by delegate agencies during their housing search and increase services as capacity allows.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of Local Private Fair Housing Outreach and Enforcement;	With guidance from MOPD, CTA and Pace, develop a tracker for people with disabilities to be able to submit automatic reports of their housing search and transportation options.	MOPD, DOH, DFSS, CTA/Pace
5.E		Utilize HUD-designated Qualified Fair Housing Organizations to provide training and education.	Fair Housing Enforcement, Outreach Capacity, and Resources Analysis; Disability and Access Analysis	Lack of Resources for Fair Housing Agencies and Organizations; Lack of Meaningful Language Access for Individuals with Limited English Proficiency	The CHA currently partners with outside FHIP agencies to provide training and education. In addition, the CHA provides referrals to HUD and FHAP agencies for investigations of alleged fair housing violations.	CHA

GOAL 6: Expand Fair Housing Outreach, Education, and Enforcement.

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
6.A		Greater funding for non-profits conducting fair housing enforcement and education	Fair Housing Enforcement, Outreach Capacity, and resources Analysis;	Lack of Resources for Fair Housing Agencies and Organizations	CCHR will advocate for increased funding for non-profits	CCHR
6.B		Increase investigative and enforcement staff of Chicago Human Relations Commission.	Fair Housing Enforcement, Outreach Capacity, and resources Analysis; Disproportionate Housing Needs;	Unresolved Violations of Fair Housing or Civil Rights Law; Lack of Local Private Fair Housing Outreach and Enforcement; Lack of Local Public Fair Housing Outreach and Enforcement; Lack of Public and Political Will to Address Effects of Structural Racism; Private Discrimination	<p>Funding will likely not be in place for increasing CCHR staff; however, within the first six months of 2021, we will institute innovative ways to conduct outreach and education. CCHR is committed to continuing to collaborate with community organizations and fair housing advocates.</p> <p>Within one year CCHR will develop a City-wide online education and training program.</p> <p>CCHR's materials are currently available in several languages. Within one year, CCHR will work with organizations to develop materials for the visually impaired.</p>	City, CCHR

GOAL 7: Preserve existing and expand affordable homeownership.

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
7.A	High	Home repairs and rehabilitation for qualifying owners	Disproportionate Housing Needs; Disparities in Access to Opportunity; R/ECAP	Access to Financial Services; Lack of Community Revitalization Strategies; Deteriorated and Abandoned Properties	In 1 year, review existing city-wide home improvement programs to ensure 100% delivery of funds.	DOH
7.B	Very High	Study property tax freeze programs for low-income owners facing rapid property tax increases to prevent displacement	Segregation/Integration; R/ECAP	Displacement of Residents Due to Economic Pressure; Lending Discrimination	In 2021, work with the Cook County Assessor's Office on property tax freeze as they will be assessing the Chicago Triad. Provide relief through a special district or other enforceable measure in conjunction with the City Council.	DOH, Cook County Assessor's Office
7.C	Moderate	Subsidize affordable homeownership opportunities	R/ECAP; Disparities in Access to Opportunity	Quality of Affordable Housing Information Programs; Displacement of Residents due to Economic Pressure; Lending Discrimination; Lack of Private Investment in Specific Neighborhoods; Access to Financial Services	In the next 1-2years, increase public education of public and private down payment assistance programs and home counseling centers Require mandatory informational meetings for Counselors by a lead agency. This will ensure the standardization of information to homebuyers – 2 years Produce guide on ITIN lending with immigrant rights groups Identify new funding sources to sustain community partners	DOH, Law
7.D	High	Support cooperative homeownership models for marginalized communities	Disparities in Access to Opportunity; Segregation/Integration	Lack of Access to Opportunity due to High Housing Costs; Displacement of Residents due to Economic Pressure; Lack of Community Revitalization Strategies; Lack of Regional or Local Cooperation	In 2021, partner with the Mayor's Office to further our commitment to community wealth building in housing plans and form partnerships with financial institutions and philanthropy to expand cooperative models	DOH

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
7.E	High	Support Community Land Trusts	R/ECAP	Lack of Community Revitalization Strategies and/or Appropriate Funding	<p>Draw down at least 1/3 of the \$1.5M allocation for acquisition and rehab in partnership with neighborhood-based CLTs by 2022</p> <p>Codify the existing agreement with the Cook County Assessor's Office so that the process is clear and efficient within three years.</p>	DOH
7.F	Very High	Continue foreclosure prevention counseling and outreach activities.	R/ECAP; Segregation/Integration	Deteriorated and Abandoned Properties; Displacement of Residents Due to economic Pressure; Lack of Private Investment in Specific Neighborhoods; Loss of Affordable Housing	In 1-2 years, develop a strong Federal policy agenda with the Mayor's DC Office to increase CDBG funding (State funding had been diminishing over the years). Include advocacy for federal appropriations funding when possible.	DOH, MO

GOAL 8: Ensure that internal policies and practices advance equity and address history of structural racism.

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
8.A	Very High	Commit to ongoing training of agency leadership and staff on concepts of racial and social equity, such as structural racism, diversity and inclusion, etc.		Lack of public and political will to address effects of structural racism	<p>DOH: In 2022, establish change teams across bureaus to institutionalize knowledge on racial equity change and operationalize the work.</p> <p>City-wide: Initiate cohort of department leaders to receive ongoing training on equity with the Government Alliance on Race and Equity (GARE) and the Mayor’s Office of Equity and Racial Justice.</p> <p>City-wide: Within 6 months, launch and conduct Community Wealth Building trainings across departments and agencies.</p> <p>CHA: Administer agency-wide trainings.</p>	All
8.B	Moderate	Pilot or expand the usage of equity assessments in city policy and program development.	Segregation/Integration	Lack of public and political will to address effects of structural racism; Private Discrimination; Lack of Local Public Fair Housing Enforcement	<p>By Q1 2021, release the country’s first REIA of a QAP.</p> <p>Continue to promote and conduct racial equity impact assessments and use the QAP process, as a standard to operationalizing racial equity.</p> <p>Milestone: Create a clear tool to track demographics of people served, developers engaged, etc.</p> <p>Within 1 year, Mayor’s Office of Equity and Racial Justice will identify at least 1 additional department to launch a racial equity impact assessment.</p>	DOH, CHA, Mayor’s Office

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
					<p>Within 3 years, Mayor’s Office of Equity and Racial Justice will launch a pilot of department cohorts to practice and learn about using equity assessments.</p> <p>Within 5 years, DOH will have well-established racial equity goals, metrics and public accountability mechanisms across programs and policies.</p> <p>CHA: Create an inventory of policies governing CHA to identify equity metrics.</p>	
8.C	High	Develop intentional equity action plans across departments.		Lack of public and political will to address effects of structural racism	<p>City-wide: All city departments will have yearly equity goals and plans published by 2021.</p> <p>CHA: Create an inventory of policies governing CHA to identify equity metrics</p>	CHA, Mayor’s Office
8.D	Very High	Develop standardized tools to assess racial and social equity impacts in capital planning and budget processes		Lack of public and political will to address effects of structural racism	<p>With the help of the DePaul, DOH will commit to developing transparent and clear assessments and data on racial equity and equation to taxpayer dollars saved or spent.</p> <p>In year 5, DOH will have tools to analyze financial processes and plans using racial equity lens.</p>	DOH, Mayor’s Office
8.E	High	Address NIMBYism and lack of political will to create affordable, accessible housing at the scale needed	Segregation/Integration; Disparate Access to Opportunity; Fair Housing Enforcement, Outreach Capacity, and Resource Analysis	Lack of public and political will to address effects of structural racism; Community Opposition; Private Discrimination;	Within 1-2 years, conduct a broad-based educational campaign to counter misperceptions around affordable, accessible housing.	DOH, CCHR, Mayor’s Office

Goal	Priority	Strategy	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Responsible Program Participant(s)
				Lack of Local Public Fair Housing Enforcement; Lack of Local Private Fair Housing Enforcement		
8.F	Very High	Establish a human-centered approach to affordable housing.	Fair Housing Enforcement, Outreach Capacity, and Resource Analysis; R/ECAP; Segregation/Integration	Lack of Disparate Impact Analysis; Lack of Public and Political Will to Address Effects of Structural Racism; Community Opposition	Incorporate the new mission, vision and values that centers the people the Department of Housing is serving in programs, policies and services. The outreach efforts will always have the best interest of the public and center their voices and needs.	DOH

APPENDIX A

Analysis of Fair Housing Issues – Chicago (City of Chicago and Chicago Housing Authority)

Analysis of Fair Housing Issues – Chicago (City of Chicago and Chicago Housing Authority)	1
Demographics summary	2
Segregation and Integration	6
R/ECAPs.....	9
Disparities in Access to Opportunity	11
Disproportionate Housing Needs	19
Publicly Supported Housing Analysis	24
Disability and Access Analysis	30
Fair Housing Enforcement, Outreach Capacity, and Resources Analysis	33
Supporting Charts	34
Tables 1 - 19	34
Tables 20 - 39	38
Tables 40 - 59	44
Tables 60 - 79	51
Tables 80 - 99	70
Tables 100 +	75
Supporting Figures	79
Race/Ethnicity	79
National Origin	84
LEP.....	96
Disability	98
Families With Children	107
Age	108
Veterans.....	109
RECAPs	110
Opportunity	112
Housing Maps	125
Methodology	134
Outreach and Engagement	134
Data Analysis Considerations and Methods	140
Outreach Direct Quotes	142

Demographics summary

AFH Prompts

Describe demographic patterns in the jurisdiction and region and describe trends over time (since 1990).

Describe the location of homeowners and renters in the jurisdiction and region, and describe trends over time

Summary

Overall, Chicago is racially and ethnically diverse. Compared to Cook County as a whole, Chicago has proportionally fewer White, non-Hispanic residents, and more Black/African American residents and Hispanic residents (tables 1 and 2). Between 1990 and 2010, the City's White non-Hispanic and Black/African American populations have decreased, while the Hispanic and Asian population of the City increased (tables 3 – 7). This analysis was developed by including extensive community outreach to both local leaders and residents.¹ Community engagement efforts indicate that in recent years, Chicago has been losing its Hispanic population, due to displacement from neighborhoods such as Logan Square and Pilsen. Geographically, the White, non-Hispanic population is predominantly concentrated in neighborhoods in the central and north sides of the City (Figure 5). The Black/African American population is primarily located on the south side of the City, and some west side neighborhoods to a lesser extent, while the Hispanic population predominates in the majority of southwest side neighborhoods (figures 3 and 4). Armour Square, located just south of Chicago's downtown is a single Chicago Community Area (CCA) that is predominantly Asian/Pacific Islander (Figure 2).

In terms of ethnic diversity, Chicago had an increase of foreign-born residents between 1990 and 2010 (Table 10). Between 2010 and 2017, the number of foreign-born residents has remained the same. As in Cook County as a whole, the top country of origin for Chicago's foreign-born residents is Mexico (Table 11). Residents originating from Poland, China (excluding Hong Kong and Taiwan) and the Philippines also represent substantial foreign-born populations. Of residents with Limited English Proficiency (LEP), the most common language spoken is Spanish, followed by Polish and Chinese (Table 14). Similar to the population of Cook County, slightly more than half of Chicago's population is female (Table 17). About a quarter of Chicago's total residents are children under the age of 18, the majority are adults aged 18 to 64, and 10 percent are seniors aged 65 or older (Table 18). This is similar to the overall proportions in the County as a whole, with the suburban county having slightly fewer adults and more seniors proportionally. Since 1990, Chicago has proportionally slightly fewer children and seniors, and slightly more adults. Slightly less than half of families in Chicago are families with children; this number has decreased since 1990. Approximately 11 percent of the City's population is disabled, which is in line with the proportion for the County as a whole (Table 16). Geographically, people with disabilities are more prevalent in neighborhoods on the south and west sides of Chicago, and there are particularly low rates of people with disabilities in neighborhoods directly to the north of downtown Chicago (Figure 22). Homeowners in Chicago are primarily located in portions of the northwest and far southwest sides of the City. Portions of the City's west and south sides have particularly high rates of renters (Figure 47).

¹ Learn more about the community engagement process for this document in the Methodology section.

Key data findings

Race/Ethnicity

Of the 2.7 million people who lived in Chicago as of 2010, the population is divided roughly evenly between White, non-Hispanic (32% of the total population), Black/African American (33%), non-Hispanic, and Hispanic/Latino (29%) residents with Asian or Pacific Islanders making up the remaining 6%. Compared with Cook County as a whole, Chicago has proportionally fewer White, non-Hispanic residents with more Black/African American and more Hispanic residents.

Since 1990, the White, non-Hispanic and Black/African American, non-Hispanic populations have become both numerically and proportionally smaller, while the population of both Hispanic/Latino and Asian/Pacific Islanders has grown over the same period. In 1990, White, non-Hispanic and Black/African American, non-Hispanic populations each represented 38% of the total population compared to the only 20% that was Hispanic/Latino and 4% that was Asian/Pacific Islander.

Geographically, Chicago is highly segregated by race/ethnicity. White, non-Hispanic households tend to reside in neighborhoods in the central and north sides of the City. Black/African American households reside in neighborhoods on the south side of the City and to a lesser extent in some neighborhoods on the west side. And Hispanic/Latino residents tend to live on the west side with some presence on the south and north sides of the City.

Comparing Chicago Community Areas (CCA's) by race/ethnicity, there is only a single CCA that has a majority Asian/Pacific Islander population – Armour Square. The remaining CCA's are predominantly one of the three major racial/ethnic groups. Few CCA's have a moderate population of Black/African Americans – CCA's tend to have either very few Black/African Americans or have an over 90% African American population. White, non-Hispanic and Hispanic populations, on the other hand, tend to exist in more moderate concentrations within CCA's – no CCA has at least a 90% White, non-Hispanic or Hispanic population.

CMAQ projects Chicago's population to increase to above 3 million by the year 2050.

As noted in the regional analysis, northern Illinois' population is stagnant, in part due to the loss of lower income households and Black/African American households.

National Origin

Of the 2.7 million people living in Chicago in 2010, about 570,000 (21%) were born in countries other than the United States. The most common country of origin by far for this population is Mexico – residents originating from Mexico represent nearly 10% of Chicago's total population. Residents originating from Poland, China (excluding Hong Kong and Taiwan) and the Philippines also represent substantial foreign-born populations with over 20,000 residents.

This largely mirrors trends in the County as a whole with the exception that Indian immigrants are somewhat less represented in Chicago compared to suburban Cook County.

Since 1990, both the number and proportional share of immigrants in Chicago has been increasing – the City gained about 100,000 foreign-born residents between 1990 and 2010, and the share of the population that was foreign born increased from 17% in 1990 to 21% in 2010. It remained at about 21% as of the 2013-2017 ACS.

Geographically, the foreign-born population in Chicago is concentrated on the west, central and north sides of the City. China and India-born residents tend to live in the central and north sides of the City. Mexico-born residents are more heavily concentrated on the west and northwest areas of the City. Residents from the Philippines tend to live in north side neighborhoods. Poland-born residents live in two discrete areas on the northwest and southwest areas of the City.

The CCA's with the largest percentages of foreign-born residents include Albany Park, Archer Heights, Armour Square, Belmont Cragin, Brighton Park, Gage Park, Lower West Side, North Park, O'Hare, and West Ridge.

As noted in the regional analysis, the slow population growth of northeastern Illinois is in part due to slowing growth in the number of immigrants. Recent Census data indicates that international immigration to the region declined during the 2007-09 recession and has not returned to its pre-recession levels.

Language

The population with limited English proficiency represented 418,000 of Chicago's 2.7 million residents (16%) in 2010. This is an increase of 45,000 people from 1990 levels at which time limited English proficiency speakers represented only 13% of the population. Evidence from the 2013-2017 ACS indicates that this population may have decreased from 2010 levels to 382,000.

The most common primary language for non-English proficient residents was Spanish – 280,000 Chicagoans (or over 10% of Chicago's total population) are primarily Spanish speakers with limited English proficiency. Polish and Chinese are also common primary languages among non-English proficient residents with 30,000 and 24,000 residents respectively having these as their primary languages. Other languages have much smaller populations of non-English proficient speakers. These trends mirror those in Cook County as a whole.

The geography of limited English proficiency follows a similar pattern to foreign-born populations from related countries of origin with Spanish speakers being concentrated in west/northwest neighborhoods, Chinese being concentrated in central City neighborhoods near Chinatown, and Polish being concentrated in northwest and southwest neighborhoods.

The CCA's with the largest percentages of limited English proficiency residents include Albany Park, Archer Heights, Armour Square, Avondale, Belmont Cragin, Gage Park, Hermosa, Lower West Side, South Lawndale, and West Edison.

Disability

There were 285,000 residents with at least one disability as of the 2010 Census representing 11% of the total population in Chicago. This is similar to the proportion in the County as a whole.

Among people with a disability, the most common types of disability are Ambulatory (6% of the total population), Independent Living (4%), and Cognitive (4%). Hearing, Vision and Self-Care disabilities are less common at 2% of the total population each.

Geographically, people with disabilities can be found in all parts of the City, but are more prevalent in south and west side neighborhoods, and there are particularly low rates of disabilities in central and North side neighborhoods. This pattern is most pronounced for those with ambulatory, self-care and independent living disabilities.

CCA's with larger proportional shares of people with disabilities include Fuller Park, Burnside, Chatham, East Garfield Park, and West Garfield Park.

Sex

The population in Chicago is 49% male and 51% female, which is similar to the population in Cook County generally. This trend has been stable over time and shows an even geographic distribution.

Age Group

About 23% of Chicago's total residents are children under the age of 18. 67% are adults aged 18 to 64, and 10% are seniors aged 65 or older. This is similar to the overall proportions in the County

as a whole, with the suburban county having slightly fewer adults and more seniors proportionally.

Since 1990, Chicago has slightly fewer children proportionally (26% in 1990 compared to 23% in 2010), fewer seniors (12% in 1990 compared to 10% in 2010) and more adults (62% in 1990 compared to 67% in 2010).

A few CCA's stand out as having disproportionate populations by age – Riverdale has a very high share of its residents as children (42%). The Loop, Lake View, and Lincoln Park all have high shares of adults and correspondingly smaller proportional populations of children and seniors. Calumet Heights stands out as having a large proportional senior population with 23% of residents being 65 or older.

Families with Children

Across the City, there are 263,000 families with children under 18. This represents 46% of all families, which is similar to the percentage in Cook County as a whole. The number of families with Children in Chicago has fallen over the last two decades from 305,000 in 1990.

Across CCA's, Brighton Park, Gage Park, Oakland, Riverdale, and South Lawndale all have relatively high percentages of families who have children. The Near North Side, The Loop, and Calumet Heights stand out as having exceptionally low rates of families with children.

Veterans

Chicago is home to 75,378 veterans, 3.5% of the adult population, slightly lower than the share in all of Cook County.

Criminal justice

There are approximately 11,000 individuals returning each year to Chicago from Illinois prisons.

Source: <https://www.bpichicago.org/wp-content/uploads/2018/09/No-Place-To-Call-Home.pdf>

Domestic Violence

Sexual Orientation

According to the 2014-2016 Healthy Chicago Survey approximately 146,000 adults in Chicago (7.5% of adult population) identify as LGBT.

Of the adults that identify as LGBT, approximately 54% identify as male, while 45% identify as female.

About 61% of the LGBT population in Chicago is 18-44 years old, while 38% is 45 years old or older. In terms of race and ethnicity, the largest share of Chicago's LGBT population is White non-Hispanic (44.5%), followed by the Black/African American population (30.1%), the Hispanic population (19.2%), the Asian population (4.8%) and other race/ethnicities (1.4%).

The majority (66%) of Chicago's LGBT population is single, never married, and about 16% of the population is married.

Key community engagement findings

Many comments received on concerns about displacement, specifically in Logan Square and Pilsen. A number of commenters also noted the loss of Black/ African American residents and a reduced number of immigrants coming to the region.

Segregation and Integration

AFH Prompts

Describe and compare segregation levels in the jurisdiction and region. Identify the racial/ethnic groups that experience the highest levels of segregation.

Explain how these segregation levels have changed over time (since 1990).

Identify areas with relatively high segregation and integration by race/ethnicity, national origin, or LEP group, and indicate the predominant groups living in each area.

Consider and describe the location of owner and renter occupied housing in determining whether such housing is located in segregated or integrated areas.

Discuss how patterns of segregation have changed over time (since 1990).

Discuss whether there are any demographic trends, policies, or practices that could lead to higher segregation in the jurisdiction in the future.

Program participants may also describe other information relevant to the assessment of segregation and integration, including place-based investments and mobility options and how those investments and options relate to persons in particular protected classes.

Summary

According to dissimilarity index values from the most recent American Community Survey (2013-2017), Chicago has high levels of segregation across three of the four racial/ethnic pairings tested – Non-White/White, Black/White, and Hispanic/White (tables 23 – 26). The fourth pairing, Asian or Pacific Islander/White qualifies as a moderate level of segregation. The highest segregation level is between the Black/White pairing. Dissimilarity index values across all four pairings has decreased slightly since 1990, indicating slight decreases in the levels of segregation across all four groups. However, these decreases have been modest. This mirrors trends in the County as a whole.

Beyond these city-wide trends, geographically, there are high levels of spatial clustering of people by race/ethnicity across specific neighborhoods within the City. Neighborhoods in the central and north sides of the City are dominated by the White/Non-Hispanic population, Black/African American households predominate the south side of the City, and west side neighborhoods to a lesser extent. (figures 2 – 5) Neighborhoods on the west side of the City are dominated by the Hispanic/Latino population. Community engagement efforts indicate that gentrification and a lack of affordable housing could be exacerbating the segregation of Chicago's neighborhoods by race and income. For example, in previously diverse neighborhoods such as Pilsen and Logan Square, the influx of White higher income residents has led to the displacement of Hispanic residents, many of whom are moving out of the City altogether. When analyzing the location of owner and renter occupied housing, data shows that more owner-occupied housing is located in portions of the northwest and far southwest sides of the City, where the predominant racial/ethnic group is the White/Non-Hispanic population (Figure 47). Portions of the City's west and south sides have particularly low rates of homeownership, where the predominant racial/ethnic group is the Black/African American population.

Research by CMAP has found that regions that offer economic opportunity for residents regardless of race, income, or background enjoy longer, stronger periods of prosperity and fewer, shorter periods of

economic stagnation.² Economic outcomes in northeastern Illinois frequently reflect racial lines of demarcation. Residents of color, particularly black residents, often experience lower incomes and higher unemployment.³ The median household income in the Chicago region for a Black household is \$40,000 lower than the median household income for a White household. Similarly, the unemployment rate for Black residents in the Chicago region is 18 percent, while the unemployment rate for White residents is 5.8 percent. Some communities of color are experiencing the cycle of disinvestment, unable to promote economic development, invest in infrastructure, and otherwise serve their residents. A growing body of research supports the idea that racial and economic inclusion bolster regional economic strength.⁴ International research suggests that reducing inequality by even 10 percent can increase the extent and durability of periods of growth by 50 percent.⁵

MPC and the Urban Institute found through the Cost of Segregation that “the housing market reacts to this inequality in ways that worsen segregation: Affluent households are more able to comfortably afford high-cost options in certain communities, while lower-income households spend higher shares of their income for lower-cost options in different communities. The result is a self-reinforcing cycle, in which income inequality creates segregation and segregation furthers income inequality.”⁶ This segregation has a cost. For example, if northeastern Illinois reduced levels of economic and African American-white segregation to the national median:⁷

- Incomes for African Americans in the Chicago region would rise an average of \$2,982 per person per year.
- The region as a whole would earn an additional \$4.4 billion in income.
- The Chicago region’s gross domestic product, a leading measure of economic performance, would rise by approximately \$8 billion.
- The Chicago region’s homicide rate would drop by 30%—the equivalent of saving 229 lives in the city of Chicago in 2016—if we reduced the level of segregation between African Americans and whites to the national median.
- 83,000 more people in the Chicago region would have bachelor’s degrees.

2 Chicago Metropolitan Agency for Planning, Inclusive Growth Strategy Paper. <https://www.cmap.illinois.gov/documents/10180/71423/Inclusive+Growth+strategy+paper.pdf/50970cd3-a6fa-e2ef-0cad-6d33688cfe6d>.

3 Chicago Metropolitan Agency for Planning, ON TO 250. <https://www.cmap.illinois.gov/2050/disparate-outcomes>.

4 Chicago Metropolitan Agency for Planning, Inclusive Growth Strategy Paper. <https://www.cmap.illinois.gov/documents/10180/71423/Inclusive+Growth+strategy+paper.pdf/50970cd3-a6fa-e2ef-0cad-6d33688cfe6d>.

5 Ibid.

6 Metropolitan Planning Council and Urban Institute, Cost of Segregation. <https://www.metroplanning.org/costofsegregation/cost.aspx>.

7 Ibid.

Key data findings

According to dissimilarity indices, which treat neighborhoods as independent units (i.e. ignoring more macro geographic segregation patterns), Chicago is a highly segregated City in 3 out of the four racial/ethnic pairings – Non-White/White (index score of 60), Black/White (index of 82) and Hispanic/White (index of 60) and moderately segregated for Asian or Pacific Islander/White (index of 44). These segregation levels are slightly higher but follow a similar relative pattern to those in the County as a whole.

Segregation levels across all racial/ethnic pairings have fallen slightly in the City from 1990 with the exception of Hispanic/White segregation which increased very slightly, but these changes have been too modest to reclassify any of the dissimilarity index segregation levels.

In addition to and in keeping with high levels of segregation treating neighborhoods as geographically independent units, the geographic distributions of people by race/ethnicity also show high levels of spatial clustering of people by race/ethnicity across neighborhoods within specific sections of the City. White, non-Hispanic households tend to reside in neighborhoods in the central and north sides of the City. Black/African American households reside in neighborhoods on the south side of the City and to a lesser extent in some neighborhoods on the west side. And Hispanic/Latino residents tend to live on the west side with some presence on the south and north sides of the City.

Comparing Chicago Community Areas (CCA's) by race/ethnicity, there is only a single CCA that has a majority Asian/Pacific Islander population – Armour Square. The remaining CCA's are predominantly one of the three major racial/ethnic groups. Few CCA's have a moderate population of Black/African Americans – CCA's tend to have either very few Black/African Americans or have an over 90% African American population. White, non-Hispanic and Hispanic populations, on the other hand, tend to exist in more moderate concentrations within CCA's – no CCA has at least a 90% White, non-Hispanic or Hispanic population.

Foreign-born and limited English proficiency populations also tend to be geographically clustered as described in those respective sections above.

As noted in the regional analysis, segregation costs Chicago and the region in many ways.

ON TO 2050

Regions that offer economic opportunity for residents regardless of race, income, or background enjoy longer, stronger periods of prosperity and fewer, shorter periods of economic stagnation.

Economic outcomes in our region frequently reflect racial lines of demarcation. Residents of color, particularly black residents, often experience lower incomes and higher unemployment. Some communities become caught in a cycle of disinvestment, unable to promote economic development, invest in infrastructure, and otherwise serve their residents. A growing body of research supports the idea that racial and economic inclusion bolster regional economic strength. International research suggests that reducing inequality by even 10% can increase the extent and durability of periods of growth by 50%

Cost of Segregation: <https://www.metroplanning.org/costofsegregation/cost.aspx>

If we reduced levels of economic and African American-white segregation to the national median Incomes for African Americans in the Chicago region would rise an average of \$2,982 per person per year.

The region as a whole would earn an additional \$4.4 billion in income.

The Chicago region's gross domestic product, a leading measure of economic performance, would rise by approximately \$8 billion.

The Chicago region's homicide rate would drop by 30%—the equivalent of saving 229 lives in the city of Chicago in 2016—if we reduced the level of segregation between African Americans and whites to the national median.

83,000 more people in the Chicago region would have bachelor's degrees.

In 2010, the number of African American homicides was over 17 times the number for whites. ... In 2016, more than half of the city's homicides occurred in 11 communities that were predominantly people of color and home to some of the city's highest rates of poverty. Chicago ranked last in population growth in 2015 among the nation's 10 largest cities. One study firmly links homicides to population loss for cities, positing that every additional homicide over the previous year results in the loss of 70 residents.

Key community engagement findings

The City only sees reliably neighborhood economic and racial integration in any sustainable sense in areas with dedicated, hard units of physical affordable housing in higher-income or whiter neighborhoods --- housing protected by long-term affordability guarantees such as restrictive covenants and use restrictions which regulate rental prices and income-eligibility over several decades (if not in perpetuity).

The free unregulated rental markets consistently produce segregation by race and income.

Many concerns about a long-term cycle of gentrification in the City, both recent (Logan Square, Pilsen, Bronzeville, Albany Park) and historical (Wicker Park and Lincoln Park), spurred by proximity to public resources such as parks, open space, or especially CTA train stations.

A number of commenters also noted the loss of Black/ African American residents and a reduced number of immigrants coming to the region.

Some observe that Chicago's segregation is actually worsening and becoming more extreme, with much of the naturally existing affordable housing that was once affordable under the market disappearing in many of Chicago's previously diverse and previously most integrated neighborhoods such as Edgewater, Albany Park, Logan Square, Pilsen, and Rogers Park.

Taking apartment buildings out of the free market --- through use restrictions (which function as a building-based form of rent control) and/or related subsidy streams, and/or real inclusionary zoning tools, is the only method by which sustainably integrated living patterns by race and by income has been produced in Chicago. The City of Chicago's current market development patterns are both retrenching and increasing the segregation of Chicago's neighborhoods.

Contributing factors

- Highest
 - Lack of public and political will to address effects of structural racism
- High
 - Community Opposition
 - Land Use and Zoning
 - Displacement of Residents Due to Economic Pressure
 - Lack of Affordable, Accessible housing in a Range of Sizes
 - Lack of Public Investment in Specific Neighborhoods

R/ECAPs

AFH Prompts

Identify any R/ECAPs or groupings of R/ECAP tracts within the jurisdiction.

Which protected classes disproportionately reside in R/ECAPs compared to the jurisdiction and region?

Describe how R/ECAPs have changed over time (since 1990).

Summary

Chicago contains a total of 97 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs), which constitutes the majority of R/ECAPs in Cook County (Table 28). There is a concentration of R/ECAPs on the south and west sides of the City that are highly geographically clustered, with a many of the areas sharing neighborhood boundary edges (see Figure 32). The vast majority of people living in R/ECAPs are Black/African American residents (Table 30). The second largest racial/ethnic group residing in R/ECAPs is the Hispanic/Latino population. Over half of the families living in R/ECAPs are families with children (Table 31). Since 1990 the number of R/ECAPs in Chicago has increased, and their location has been consistent and persistent over time (see Figure 37). CMAP also identified Economically Disconnected Areas (EDAs) of the County, which are areas that have a greater than regional average concentration of minority or limited English proficiency populations. Approximately 58 percent of Chicago's total population lives in EDAs (Table 32). Community engagement efforts indicate that people living in poverty, especially racial minorities are being pushed out centrally located neighborhoods, into areas on the far south and west sides of the City.

Key data findings

Chicago contains or intersects with 97 Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). This is the vast majority of RECAPs in Cook County, which has a total of 105 RECAPs. Over time the number of RECAPs has increased from 74 in 1990 to 97 as of the 2013-2017 ACS. Note that this increase is not the result of changes in the number of census tracts in the City, as these numbers are normalized to 2010 Census tracts boundaries.

RECAPs are concentrated in the south and west sides of the City, and the majority of them are highly clustered geographically, with many sharing neighborhood boundary edges and effectively creating large swaths of the City that are large RECAPs. The locations of these have been consistent and persistent over time.

28 of the CCA's contain at least 1 RECAP. Of these, all but 4 also had RECAPs in 1990, indicating that the concentration of poverty and racial/ethnic minorities has been relatively persistent across many CCA's. East Garfield Park, Englewood, Grand Boulevard, Greater Grand Crossing, New City, North Lawndale, South Shore, Washington Park, West Englewood, and West Garfield Park stand out as having the greatest numbers of RECAPs in the City.

Of the 227,000 people in Chicago that live in RECAPs, the vast majority (177,000 or 78%) are Black/African American, non-Hispanic. The second largest population is Hispanic/Latino with 35,000 residents living in RECAPs. Over half of these Hispanic residents are concentrated in RECAPs in the New City and South Lawndale CCAs.

About 51% of families living in RECAPs have children, which is slightly higher than the overall rate of families with Children across the City.

Foreign-born and limited English proficiency residents are both proportionately underrepresented in RECAPs.

While the R/ECAP methodology identified many areas in the City, other methods highlight the challenges faced by communities not defined as R/ECAPs. For ON TO 2050, CMAP identified geographies not currently well connected to regional economic progress: Economically Disconnected Areas.

EDAs are defined as Census tracts with a concentration of low incomes that have a greater than regional average concentration of minority or limited English proficiency populations. Approximately 58 % of Chicago's total population lives in Economically Disconnected Areas (EDAs). Of the approximately 1.8 million people of color living in Chicago, about 74 % live in EDAs. Of the 401,778 people with limited English proficiently living in Chicago, approximately 73 % live in EDAs.

Of the 146,714 low income households in Chicago, the vast majority (97%) are located within EDAs.

Key community engagement findings

- Community members noted that the E/ECAPs have shifted to be further away from the City Center over the past 10 years. Community members noted that racial minorities are being pushed out of more centrally located neighborhoods and census tracts into the outlying neighborhoods on the far south and far west sides, and then to some degree pushed into the suburbs as well.

Contributing factors

- Highest
 - Deteriorated and Abandoned Properties
- High
 - Lack of public and political will to address effects of structural racism
 - Lack of Community Revitalization Strategies and/or appropriate funding
 - Lack of Public Investment in Specific Neighborhoods

Disparities in Access to Opportunity

Educational Opportunities

AFH Prompts

Describe any disparities in access to proficient schools based on race/ethnicity, national origin, and family status.

Describe the relationship between the residency patterns of racial/ethnic, national origin, and family status groups and their proximity to proficient schools.

Describe how school-related policies, such as school enrollment policies, affect a student's ability to attend a proficient school.

Which protected class groups are least successful in accessing proficient schools?

Summary

Access to proficient schools, as measured by HUD, varies significantly based on race and ethnicity. Based on HUD's School Proficiency Index scores, the average White non-Hispanic person and Asian person has access to more proficient neighborhood elementary schools than any other racial or ethnic group (56.9 and 53.6 respectively) (Table 40). Comparatively, Black or African American residents have the lowest access followed by Hispanics (22.5 and 30.9 respectively). The least proficient schools in Chicago are in south and west side neighborhoods of the City (Figure 34). The predominant racial/ethnic groups in these areas of the County are the Black/African American and Hispanic populations. Comparatively, high proficiency schools are clustered in neighborhoods north of Chicago's downtown and the northwest side

of the City, where the predominant racial/ethnic group is the White, non-Hispanic population. Charter schools are a common school option in the City of Chicago and not in suburban Cook County (Table 37). When looking at charter schools alone, the vast majority (90%) of the student body are low income students (Table 39). Community engagement efforts indicate that the loss of thousands of children due to demolition of public housing in neighborhoods on the south and west sides of the City, has contributed to closures of dozens of schools in this part of Chicago.

Key data findings

Overall, there are more Hispanic and Black/African American students enrolled in Chicago's public and charter schools compared to White non-Hispanic and Asian students. Of the 368,584 enrolled students 46.8% are Hispanic or Latino, 36.8% are Black/African American, 10.1% are White non-Hispanic, and only 4% are Asian.

This trend is consistent across various school types (charter, elementary, middle, and high school). The one exception to this trend is PreK, where the number of White non-Hispanic and Hispanic enrolled students is the same (43%), while Black/African American students represent only 9% of the enrolled students.

Chicago public and charter schools have a lower share of White non-Hispanic and Asian students, compared to public and charter schools in Cook County as a whole.

According to HUD's school proficiency index, the least proficient schools in Chicago are in south and west side neighborhoods of the City. Comparatively, high proficiency schools are clustered in neighborhoods north of Chicago's downtown and the northwest side of the City.

Access to proficient schools, as measured by HUD, varies based on race and ethnicity. The average White non-Hispanic and Asian has access to more proficient neighborhood elementary schools than any other racial or ethnic group. Black or African American residents have the lowest access followed by Hispanics. This trend is consistent with County wide school proficiency trends.

According to the 2017-2018 Illinois Report Card, the majority (82.4%) of students enrolled in Chicago's public and charter schools are low income students.

When looking at charter schools alone, the vast majority (90%) of the student body are low income students.

Almost all of the charter schools in Cook County are located in the City of Chicago.

96% of the attendees of charter schools are Black/African American (54%) or Hispanic (42%).

Key community engagement findings

The effect of the systematic dismantling of Chicago's public housing is closely connected with the subsequent closure of dozens of schools on Chicago's south and west sides.

Employment Opportunities

AFH Prompts

Describe any disparities in access to jobs and labor markets based on protected class.

Describe how a person's place of residence affects their ability to obtain a job.

Describe which racial/ethnic, national origin, or family status groups are least successful in accessing employment.

Summary

Access to jobs and the labor market in Chicago varies by race/ethnicity. Similar to Cook County as a whole, the average Black/African American person in Chicago has the least access to jobs and the labor market followed by the average Hispanic person (tables 41 and 42). White non-Hispanic persons and Asian persons in Chicago have far greater access to jobs and the labor market. Persons living in the south and west neighborhoods of Chicago have the lowest labor force participation rates (Figure 36). The highest labor force participation rates, on the other hand, are concentrated in downtown Chicago, the north side of Chicago. Similarly, areas with high access to jobs are found in and around downtown Chicago (Figure 35).

Several of Chicago's economic development incentives, including TIF districts and Enterprise Zones are primarily located in south and west side neighborhoods (Figure 37). Other City led initiatives include the Chicago Neighborhood Rebuild pilot program, which aims to rehabilitate vacant homes in west and south side neighborhoods of Garfield Park, Humboldt Park, and Englewood, as well as provide transitional jobs and training opportunities for at-risk youth and ex-offenders. The Chicago Housing Authority (CHA) also partners with the City of Chicago and other local organizations to provide economic opportunities to CHA residents. CHA's Resident Services' work focuses on four impact areas: increasing economic independence, increasing earning power, developing academic achievement and increasing stability and quality of life. The programs and services are voluntary and free of cost to residents.

Key data findings

According to HUD's Labor Market Engagement Index, the lowest labor force participation in the City is concentrated in the south and west side neighborhoods.

Comparatively, the highest rates of labor market engagement are concentrated in downtown Chicago and neighborhoods north of downtown.

The average Black/African American person in Chicago has the lowest labor market engagement index (24.6), while the average White non-Hispanic person in Chicago has the highest labor market engagement index (72.2).

According to the Jobs Proximity Index, neighborhoods on the south side of the City have worse access to employment opportunities, compared to other parts of the City.

Per HUD's Job Proximity Index, the average Black of African American person in Chicago has the lowest proximity score (42.7) and Hispanics have the second lowest score (45.9). White non-Hispanic and Asian persons have far higher scores (54.1 and 55.7 respectively). This trend is consistent with job proximity trends in the County as a whole.

The City has Enterprise Zones located primarily south and west of downtown, in traditional manufacturing areas of the City.

Of the 5 workforce centers in the City, 4 are located on the south and west sides.

The locations of Tax Increment Financing (TIF) Districts within Chicago are concentrated on the west side and south side of the City. A smaller portion of Chicago's TIF districts is concentrated in neighborhoods north of downtown.

The Chicago Neighborhood Rebuild pilot program aims to rehabilitate vacant homes and place at-risk youth in jobs. The program's goal is to invest \$6 million to acquire and rehab 50 vacant homes in Garfield Park, Humboldt Park, and Englewood through a partnership that will also provide transitional jobs and training opportunities for at-risk youth and ex-offenders. Source: <https://www.chicago.gov/City/en/depts/doh/provdrs/developers/svcs/chicago-neighborhood-rebuild-pilot-program.html>

City of Chicago Economic Development Incentives

https://www.chicago.gov/City/en/depts/dcd/supp_info/economic_developmentincentives.html

Cook County also offers a number of incentives, as noted in the regional analysis.

The Chicago Housing Authority (CHA) partners with the City of Chicago and other local organizations to provide other economic opportunities to CHA residents including, but not limited to, case management, educational advancement and employment preparation, placement and retention. CHA's Resident Services Division is charged with increasing the quality of life of all residents and supporting families on a pathway towards self-sufficiency. Resident Services' work focuses on four impact areas: increasing economic independence, increasing earning power, developing academic achievement and increasing stability and quality of life. The programs and services are voluntary and free of cost to residents.

In 2018, 59.58% of new hires, including contractor hires, were Section 3 new hires

Construction Contracts: 41.79% of the total dollar amount was awarded to Section 3 businesses.

Non-Construction Contracts: 78.44% of the total dollar amount was awarded to Section 3 businesses.

Key community engagement findings

Transportation Opportunities

AFH Prompts

Describe any disparities in access to transportation based on place of residence, cost, or other transportation-related factors.

Describe which racial/ethnic, national origin, or family status groups are most affected by the lack of a reliable, affordable transportation connection between their place of residence and other opportunities.

Describe how the jurisdiction's and region's policies, such as public transportation routes or systems designed for use of personal vehicles, affect the ability of protected class groups to access the transportation system.

Summary

Overall, the majority of Chicago's population is served by transit (Table 48). More than half of the City's population has moderately high access to transit, and slightly less than half of the population has high access to transit. Access to transit is better in neighborhoods on the north side of the City compared to neighborhoods on the south and southwest sides (see Figure 40). Transit accessibility is particularly low in a small cluster on the far south side of Chicago. In terms of transportation costs, persons residing on the north side of the City, as well as neighborhoods immediately south of downtown have lower transportation costs compared to the rest of the City (Figure 43). Transportation costs are particularly high for those living in the far south and far southwest corners of the City (Figure 48). Chicago as a whole is highly walkable (Table 50). Neighborhoods on the north side of the City are more walkable than the rest of the City (Figure 41). The far south corner of Chicago has particularly low walkability.

The majority of the Black/African American and Hispanic population in Chicago has moderately high access to transit per the CMAP Access to Transit Index, but have longer average commutes by CTA rail and bus service or by Pace bus service than any other racial or ethnic group (Table 48). Similarly, the majority of the Black/African American population in Chicago lives in high walkability areas; however,

Blacks or African Americans have the longest average commute time by biking and walking or any racial or ethnic group (Table 51).⁸ This differences highlights longstanding concerns about a mismatch in the location of jobs relative to the location of the public transportation system.

Key data findings

The vast majority (96.89%) of Chicago's total population is served by transit, and about 97% of jobs are accessible by transit.

In terms of the level of access to transit, more than half (54%) of Chicago's total population has moderately high access to transit, and about 44 % of the population has high access to transit. Less than 1% of Chicago's total population (0.5%) has moderate access to transit.

Per the CMAP Access to Transit Index, the majority of the White non-Hispanic and Asian population in Chicago have high access to transit.

Comparatively, the majority of the Black/African American and Hispanic population in Chicago has moderately high access to transit.

According to the HUD Transit Trip Index, overall access to transit is better in neighborhoods on the north side of the City compared to neighborhoods on the south and southwest sides.

Access to transit is particularly low in small clusters of the City's far south side and the southwest side, near Cicero and Oak Lawn.

Chicago has a walkability score of 91.66, which indicates that the City as a whole is a highly walkable.

Approximately half of the City's total population lives in high walkability areas, and about 45% live in very high walkability areas.

When analyzing walkability by race/ethnicity, approximately 61% of Chicago's White non-Hispanic population lives in very high walkability areas, about 36% lives in high walkability areas, and 2% lives in moderate walkability areas.

A similar walkability trend exists for Chicago's Asian population, where 60% of the population lives in very high walkability areas, about 38% lives in high walkability areas, and less than 2% lives in moderate walkability areas.

Comparatively, 45% of Chicago's Hispanic population lives in very high walkability areas, about half of the population lives in high walkability areas, and 4.2% lives in moderate walkability areas.

Approximately 26% of Chicago's Black/African American population lives in very high walkability areas, about 67% lives in high walkability areas, and 5.7% lives in moderate walkability areas.

Of the total highway lane miles in Chicago, more than a quarter are in need of pavement condition repairs, about 38 % are in need of congestion improvements, and approximately 41 % are in need of safety and reliability improvements.

Inclusive Growth Strategy Paper:

<https://www.cmap.illinois.gov/documents/10180/515753/Inclusive+Growth+strategy+paper/Of01488d-7da2-4f64-9e6a-264bb4abe537>

In metropolitan Chicago, African American and Hispanic residents experience persistent disparities with respect to employment, educational attainment, and income. These negative outcomes are worst for African American residents, who participate in the workforce at lower rates, have

⁸ Chicago Metropolitan Agency for Planning, Inclusive Growth Strategy Paper.

<https://www.cmap.illinois.gov/documents/10180/71423/Inclusive+Growth+strategy+paper.pdf/50970cd3-a6fa-e2ef-0cad-6d33688cfe6d>.

lower incomes, experience significantly higher unemployment, and endure longer commutes than residents of other races or ethnicities.

CMAP Policy update on ride hailing: https://www.cmap.illinois.gov/updates/all/-/asset_publisher/UIMfSLnFfMB6/content/new-data-allows-an-initial-look-at-ride-hailing-in-chicago

The City of Chicago has released data on transportation network company (TNC) trips, which will help illustrate the effects of ride hailing services such as Uber, Lyft, and Via on the transportation system, and improve policy and investment decision making.

More than 17 million trips were taken during the two-month period, an average of 286,000 trips per day.

The map below shows that trips predominantly began around the central business district, as well as Midway and O'Hare airports.

Of the 12 million TNC trips taken during non-holiday periods in November and December 2018, approximately 17% either originated or ended in an EDA. These trips tended to follow the same time of day trends as the rest of the city, but some unique patterns emerged in other areas. Of trips that connected an EDA to a non-EDA location, 38% were to the Loop, Near North, and Near West sides. Weekday trips starting or ending in EDAs had a higher proportion of shared rides than trips taken outside of EDAs. The South and Southwest Side and the West Side EDAs had the highest proportion of shared trips, with afternoon peak periods as high as 39% and 37% respectively, nearly double the rate for non-EDAs.

Key community engagement findings

Low Poverty Exposure Opportunities

AFH Prompts

Describe any disparities in exposure to poverty by protected class groups. Describe the role of a place of residence in exposure to poverty.

Describe which racial/ethnic, national origin, and family status groups are most affected by the poverty indicators.

Describe how the jurisdiction's and region's policies affect the ability of different protected class groups to access low poverty areas.

Summary

The average Black/African American person in Cook County has the most exposure to poverty, when compared to other racial/ethnic groups (Table 53). Comparatively, the average White person has the least exposure to poverty. Persons residing in south and west side neighborhoods of the City have more exposure to poverty, compared to the rest of the City (Figure 44). Areas with the lowest poverty rates in the City are concentrated in neighborhoods north of downtown, and the northwest portion of the City. A small portion of the south side of the City, near the border of Oak Lawn, also has particularly low levels of poverty (see Figure 49). Compared to the County, the average Chicago resident, regardless of race or ethnicity, has a higher exposure to poverty (see Table 53).

Key data findings

According to HUD's Low Poverty Index, areas of the City with the highest levels of poverty are concentrated in south and west side neighborhoods. The predominant racial/ethnic group on the south side of Chicago and southern parts of the County is the Black/African American

population, while the Hispanic population predominates the west side neighborhoods of Chicago.

Areas with the lowest levels of poverty are located in neighborhoods north of downtown, and the northwest portion of the City. A small portion of the south side of the City, near the border of Oak Lawn, also has particularly low levels of poverty.

When analyzing the Low Poverty Index by race/ethnicity, the average White non-Hispanic person in Chicago has the least exposure to poverty (57.7), while the average Black person in Chicago has the most exposure to poverty (20.3).

Compared to the County, the average Chicago resident, regardless of race or ethnicity, has a higher exposure to poverty.

Key community engagement findings

Environmentally Healthy Neighborhoods Opportunities

AFH Prompts

Describe any disparities in access to such neighborhoods by protected class group.
Describe which racial/ethnic, national origin, or family status groups have the least access to environmentally health neighborhoods.

Summary

Adult obesity rates in Chicago are highest among the Black/African American population, followed by the Hispanic/Latino population (Table 55). Comparatively, the Asian population in Chicago has the lowest rates of adult obesity. When analyzing rates of adult obesity by gender, sexual orientation, and age, females, heterosexuals, and the 45-64 age group have higher rates of adult obesity (Table 56). Chicago's Black/African American population has the highest rate of child asthma related ED visits, compared to other racial/ethnic groups (Table 59). Child asthma related ED visits are much lower among Chicago's White non-Hispanic and Asian populations. The top five Chicago community areas with the largest number of children with elevated blood lead levels are all located on the southwest and west sides of the City (Table 62).

Overall, people living in Chicago are more exposed to environmental health toxins compared to people living in suburban Cook County. According to the Environmental Health Index, people living on the north and southwest sides of Chicago have higher rates of exposure to environmental health toxins compared to the rest of the City (see Figure 45). HUD's Environmental Health Index varies by race and ethnicity. The average Black/African American person in Chicago has less exposure to environmental health toxins than the average White non-Hispanic, Hispanic, Asian, and Native American person (see Table 54).

Key data findings

Adult obesity rates in Chicago are highest among the Black/Non-Hispanic Population (39.8%), followed by the Hispanic/Latino population (37.8%).

Adult obesity rates in Chicago are lowest among the Asian population, where only 7% of the population is obese.

When analyzing rates of adult obesity by age, the 45-64 age group has the highest rate of adult obesity, followed by the 30-34 age group.

When analyzing rates of adult obesity by gender and sexual orientation, females and heterosexuals have higher rates of adult obesity.

When analyzing rates of child asthma related emergency department visits by race and ethnicity, Chicago's Black/African American child population has by far the highest rate of child asthma related ED visits.

The racial/ethnic group with the second highest rate of child asthma related ED visits is the Hispanic population.

Child asthma related ED visits are much lower among Chicago's White non-Hispanic and Asian populations.

The top five Chicago community areas with the largest number of children with elevated blood lead levels include Austin, South Lawndale, Chicago Lawn, Humboldt Park, and New City, all of which are located on the southwest and west sides of the City.

Overall, people living in Chicago are more exposed to environmental health toxins compared to people living in suburban Cook County.

According to the Environmental Health Index, people living on the north and southwest sides of Chicago have higher rates of exposure to environmental health toxins compared to the rest of the City.

Area with the lowest rates of exposure to environmental health toxins is a far southeast cluster of the City.

The Environmental Health Index varies by race and ethnicity. The average Black/African American person in Chicago has less exposure to environmental health toxins than the average White non-Hispanic, Hispanic, Asian, and Native American person.

Key community engagement findings

Patterns in Disparities in Access to Opportunity

AFH Prompts

Identify and discuss any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or familial status.

Identify areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors. Include how these patterns compare to patterns of segregation and R/ECAPs.

Summary

Overall, the average Black/African American person in Chicago has the least access to proficient schools, the labor market, and areas with low poverty exposure. Comparatively, the average White/Non-Hispanic person in Chicago has the greatest access to these opportunities. This pattern also exists in the County as a whole.

Areas that experience an aggregate of poor access to opportunity and high exposure to adverse factors include the south and west neighborhoods of Chicago, the location of most of the R/ECAPs in Chicago and Cook County. The predominant racial/ethnic group in south side neighborhoods of Chicago is the Black/African American population, while the predominant racial/ethnic group in west side neighborhoods is the Hispanic population.

Key data findings

Key community engagement findings

Contributing Factors of Disparities in Access to Opportunity

- Highest
 - Lack of Access to Opportunity Due to High Housing Costs
 - Lack of Employment Opportunities
 - Location of Proficient Schools and School Assignment Policies
 - Displacement of Residents Due to Economic Pressure
 - Lack of Local and Regional Cooperation
- High
 - Lack of Affordable, Accessible Housing in a Range of Sizes
 - Availability, Type, Frequency, and Reliability of Public Transportation
 - Lack of public and political will to address effects of structural racism
 - Access to Financial Services
 - Impediments to Mobility

Disproportionate Housing Needs

AFH Prompts

Which groups by race/ethnicity and family status experience higher and severe rates of housing cost burden, overcrowding, or substandard housing when compared to others.

Which areas in the jurisdiction and region experience the greatest housing burdens, and how they align with segregated areas, integrated areas, R/ECAPs, and what is the predominant race/ethnicity or national origin group in such areas;

The comparison of the needs of families with children for housing units with two, and three or more bedrooms with the available existing housing stock in each category of publicly supported housing; and

The difference in rates of renter and owner-occupied housing by race/ethnicity in the jurisdiction and region.

Contributing factors to disproportionate housing needs

Summary

In Chicago, severe housing cost burden is highest among Black/African American households and non-family households, when compared to other racial/ethnic groups and family types (see Table 71). Chicago's Hispanic households experience higher rates of housing problems and severe housing problems, compared to other racial/ethnic groups (see Table 69). Areas of the City that experience at least one housing problem are concentrated in the west and southwest sides of the City, which overlap with the location of R/ECAPs, and are heavily populated by Black/African American and Hispanic populations (Figure 49). Overall, households in Chicago experience a higher rate of housing problems than households in suburban Cook County (tables 64 – 69). Community engagement findings indicate that a large portion of calls to the MTO hotline, regarding home repairs, originate in the south neighborhoods of Chicago. This suggests that residents of this area experience higher rates of substandard housing. Differences in rates of owner-occupied housing varies by race/ethnicity in Chicago. Homeownership rates are highest among White-non Hispanic households, and lowest among Black/African American households (see Table 63). These ownership trends align with analysis of HMDA

lending data from 2018, which shows that more White/ Non-Hispanic individuals complete home loan applications and are least likely to have their denied (tables 97 and 98). Conversely Black/African American individuals are most likely to have their home purchase loan denied and, when approved, to have the loan be non-conventional.

Similar to the County as a whole, family households with more than 5 people experience higher rates of housing problems, compared to other family types (Table 67). Community engagement efforts indicate that Black/African American families in Chicago seem to have some of the most urgent housing problems. In Chicago, families with children make up over a quarter of households in public housing and project based section 8 housing; however, the majority of units in this type of publicly supported housing are units with one or less than one bedroom (tables 80 – 82 and 88 – 90). Out of all types of publicly supported housing, families with children are more likely to live in units supported by housing choice vouchers, with many voucher holders seeking out 2 or 3 bedroom units (tables 83 and 91).

Key data findings

Homeownership rates in Chicago are highest among White non-Hispanic householders (54.4%).

Comparatively, 35.2 % of Black householders, 37.8 % of Native American householders, 44.1 % of Asian householders, 43.5 % of Hispanic householders, and 34.6 % of other householders own their home.

Geographically, homeownership rates are higher in portions of the northwest and far southwest sides of the City compared to other neighborhoods in Chicago.

Portions of the City's west and south sides have particularly low rates of homeownership.

Overall, homeownership rates in Chicago are lower than those of suburban Cook County.

Severe housing cost burden in Chicago is highest among Native American households (31.2%), followed by Black households (29.7%), Hispanic households (25.8%), Other households (23.5%), Asian households (20.1%), and White non-Hispanic households (16.4%).

Severe housing cost burden in Chicago is highest among non-family households (25.3%), followed by family households with more than 5 people (22.2%), and family households with less than 5 people (20.3%).

Chicago's Hispanic population experiences higher rates (57.4%) of housing problems, such as overcrowding and substandard housing, compared to other racial/ethnic groups.

Family households with 5 or more people experience higher rates (62.4%) of housing problems, compared to other family types/sizes.

The Hispanic population also experiences higher rates (35.0%) of severe housing problems, compared to other racial/ethnic groups.

Comparatively, Chicago's White non-Hispanic population has the lowest rates (18.2%) of severe housing problems.

Geographically, households on the west and southwest sides of Chicago experience higher rates of housing problems, compared to other neighborhoods. The predominant racial/ethnic group in these neighborhoods is the Hispanic population.

Households located north of downtown Chicago, as well as those on the southwest side near Oak Lawn experience the lowest rates of housing problems.

Overall, households in Chicago experience a higher rate of housing problems than households in suburban Cook County.

Geographically, housing units affordable at 50% AMI, are concentrated in the southwest side, and far south side of Chicago.

Downtown Chicago, and much of the neighborhoods north of downtown have the least amount of housing units affordable at 50% AMI.

As of 2017, the highest rate of residential eviction filings occurred in the South Shore community area. Other community areas with high rates of residential eviction filings include Washington Park, Pullman, West Garfield Park, and Oakland, all of which are located on the south and west sides of the City.

As of 2018, some of the highest foreclosure rates in Chicago were filed primarily in community areas on the south side of the City.

The three community areas with the highest foreclosure filing rates were Greater Grand Crossing, Avalon Park and Pullman, all of which are located on the City's south side.

As of 2018, the highest number of 311 service calls occurred in the west side neighborhood of West Garfield Park. This neighborhood had the highest rate of calls related to building violations, no water complaints, and water quality concerns.

In 2017, 23 of the 25 community areas in Chicago with the highest eviction filing rates were majority Black Community Areas. Majority Black areas had eviction filing rates two to four times higher than majority Latinx or White non-Hispanic areas.

MPC: Re-Entry Housing Issues in Illinois

- The majority of unsheltered people in Chicago were previously incarcerated — 60% of unsheltered men and 58% of women report being previously incarcerated in jail or prison.
- 43.7% of males and 21.2% of females in Chicago shelters had been in jails or prison previously
- Barriers to finding housing for previously incarcerated persons
- Public housing policies – Federal guidelines allow much room for discretion on behalf of the housing authority or project owner.
- The Chicago Housing Authority has reduced its “look-back period” from five years to three years. This is in great variance from the practice of many private landlords who may not even accept vouchers, even though voucher-holders are a protected class in Cook County and should be safeguarded from discrimination.
- Lack of financial resources and income to pay rent
- Landlord resistance to renting to formerly incarcerated individuals
- Cook County Board passed on April 25, 2019 the Just Housing Initiative which amended the Cook County Human Rights Ordinance to ban unlawful discrimination in real estate transactions based on one's covered criminal history
- Lack of discharge planning and housing referral services
- Lack of job opportunities
- Lack of job training
- Failure to address the problems of women leaving prison
- The Corporation for Supportive Housing, the City of Chicago and two Cook County agencies are partnering to establish a Flexible Housing Pool (FHP), modeled after FUSE (Frequent Users of System Engagement) programs in New York City and elsewhere, that will position housing as a platform to increase access to needed services. The City of Chicago and the Chicago Housing Authority invested the first \$1.8 million to initiate the FHP; IHDA provided an additional \$1.2 million. The goal of the FHP is to annually raise a total of \$12 million for housing and service costs with additional support coming from major public and not-for-profit hospitals in the region. The first 50 participants in the program will be identified through a data match between Chicago's Homeless Management Information System (HMIS) and the Cook County Collaborative Research

Unit that has a data set across state psychiatric services, Cook County Jail, Cermak Correctional Health Services, as well as County Care. Program expansion will continue into 2019. If fully scaled to a \$12 million per year level, the FHP will be able to service several hundred individuals, most notably chronically homeless individuals with frequent engagement with hospitals, law enforcement and social services.

The regional analysis more thoroughly touches on the challenges proposed by the historic Cook County property tax system. In sum:

- Outcomes produced by the current system are much more regressive than industry standards recommend – across the County, within each triad, and with the highest levels of regressivity within the City of Chicago.
- For Chicago, ... the owner of a \$600,000 home would be paying 24% lower effective tax rate than the owner of a \$300,000 home.
- 10% lower in south cook and 8% lower in north cook and 13% for county overall
- The City of Chicago had an effective residential tax rate of 1.74% in 2017. Over the ten-year period between 2008 and 2017, the residential effective tax rate in Chicago increased by 32.5% from 1.31% to 1.74% of full market value.
- However, not all residents in the region are taxed relative to their ability to pay. For example, residents of Chicago along the northern lakeshore have higher income levels but lower burden levels. In contrast, many economically disconnected areas have relatively high tax burdens and relatively low incomes. This is particularly true in economically disconnected areas in south Cook, as well as in the Waukegan area and the West Side of Chicago.

DePaul Institute for Housing Studies State of Rental Housing 2019:

<https://www.housingstudies.org/releases/state-rental-2019/>

- The county saw a fairly substantial decline in low-income renter households earning between 30 and 50 percent AMI. Since 2015, 28,832 fewer households in this income group rent in Cook County - an 18.2 percent decline. While the data show that a small number of the households at this income level may have shifted to homeownership and others may be earning higher or lower incomes, there are concerns that many may have left the county. This loss of low-income households compliments recent research that some neighborhoods in the city may be increasingly out of reach for lower-income families as well as the impact of long-term disinvestment on population levels and opportunity in lower-cost communities. IHS research has shown that population is shrinking in lower-cost areas of Chicago and lower-income families are leaving the city, regardless of market type.
- PIT Data from HUD (1-25-2018)
 - https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_IL-510-2018_IL_2018.pdf
 - The majority (86%) of homeless households are households without children.
 - The majority (62%) of Chicago's homeless persons are male, while 37% are female.
 - The majority (71%) of Chicago's homeless persons are Black or African American.
 - The majority (62%) of Black or African American homeless persons are sheltered in emergency shelters, 11% are sheltered in transitional housing, and 25% are unsheltered.
 - Approximately 22% of Chicago's homeless persons are White.
 - About 42% of White homeless persons are sheltered in emergency shelters, 32% are sheltered in transitional housing, and 24% are unsheltered.
 - Approximately 12% of homeless persons are Hispanic/Latino, and less than 1% are Asian.

- Housing Action Illinois – Homelessness Data
 - https://housingactionil.org/downloads/Policy/RacialDisparitiesinHomelessnessIL_September2019.pdf
 - Evictions are a leading cause of homelessness around the country.
 - In 2017, 23 of the 25 community areas in Chicago with the highest eviction filing rates were majority Black Community Areas.
 - Majority Black areas had eviction filing rates two to four times higher than majority Latinx or White areas.
 - As of 2017, approximately 76% of homeless individuals in Chicago’s Continuum of Care Service Area are Black/African American, while 21% are White.
 - A Black/African American person is 5.7 times more likely to be homeless than a White person.
- HMDA Home Purchase Loan Data 2018
 - In Chicago, more White/Non-Hispanic individuals completed home purchase loan applications, compared to other racial/ethnic groups.
 - More Black/African American individuals had their home purchase loan denied, compared to other racial/ethnic groups.
 - Comparatively, White individuals were the least likely to have their home purchase loan denied.
 - A larger share of the Black/African American population has originated home purchase loans that were non-conventional, compared to other racial/ethnic groups.
 - Reasons for denial of home purchase loans vary by race/ethnicity.
 - A larger share of the Asian population had their home loan denied due to the debt to income ratio and employment history.
 - A larger share of the Hispanic population had their home loan denied due to insufficient cash (down payment/closing cost)
 - A larger share of the Black/African American population has their home loan denied due to credit history.
 - A larger share of the White population had their loan denied due to collateral.

Key community engagement findings

Most MTO hotline calls are now from South Shore, Englewood, and Bronzeville, rather than the north lakefront area. 40% of calls to the hotline are in regards to repairs problems.

Community members noted that Black/ African American families in Chicago seem to have some of the most urgent worst case housing scenarios, as well as immigrant families /individuals living without documentation regarding citizenship or legal residency, who struggle to gain access to any affordable housing supports and can find themselves in incredibly unsafe and over-crowded housing situations as a result.

Contributing factors

- Highest
 - Lack of public and political will to address effects of structural racism
 - Availability of affordable units in a range of sizes
 - Lack of affordable, accessible housing in a range of sizes
 - Displacement of residents due to economic pressure
 - Lack of access to opportunity due to high housing costs
- High

- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Community opposition
- Land use and zoning laws
- Location and type of affordable housing
- Impediments to mobility

Publicly Supported Housing Analysis

Publicly Supported Housing Demographics

AFH Prompts

Are certain racial/ethnic groups more likely to be residing in one category of publicly supported housing than other categories (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and Housing Choice Voucher (HCV))?

Compare the demographics, in terms of protected class, of residents of each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, and HCV) to the population in general, and persons who meet the income eligibility requirements for the relevant category of publicly supported housing. Include in the comparison, a description of whether there is a higher or lower proportion of groups based on protected class.

Summary

In Chicago, households living in any type of publicly supported housing are more likely to be Black/African American than any other racial/ethnic group (tables 80 – 83). The rate of Black/African American households living in publicly supported housing exceeds the share of all households that are Black/African American in Chicago, and the share of Black/African American households that earn less than 80 percent of AMI (Table 87). Seniors are more likely to reside in Other HUD publicly supported housing, while families with children are more likely to live in HCV units (tables 80 – 83). Comparatively, more persons with disabilities live in Chicago’s public housing units, compared to other types of publicly supported housing. Hispanic households and White non-Hispanic households are far less likely to occupy all forms of publicly supported housing than would be expected given their share of households earning less than 80 percent of AMI.

Key data findings

In Chicago, the largest source of publicly supported housing is through Housing Choice Vouchers (52,661), followed by other multifamily developments (43,182), project-based Section 8 (26,378), and public housing (21,004).

Households are led by people 65 and older make up at least half of households in public housing and other HUD supported multi-family housing, and almost half of households in project based Section 8 housing.

Families with children make up less than 2% of households in other HUD supported multifamily housing, while families with children make up 26% of public housing units and 31% of project-based Section 8 housing units. Housing Choice Voucher households have the highest rates of families with children (45%). This rate is similar to that of the County as a whole.

Seniors make up 88% of the occupants of other HUD supported multifamily housing. The vast majority of these units have 0 and 1 bedrooms. This is likely due to the prominence of the Section 202 program within this category of publicly supported housing.

According to HUD's data, almost twice the share of occupants of public housing are disabled than in project based Section 8 or other HUD supported multifamily housing.

While 26% of households earning less than 80% of AMI are Hispanic, Hispanic households occupy far lower shares of public housing, project based Section 8, or other HUD supported multifamily housing.

Households living in any form of publicly supported housing are more likely to be Black or African American than any other race or ethnicity, and at a rate far exceeding the share of all households that are Black or African American, or when considering the higher proportional share of Black or African American households that earn less than 80% of AMI.

Hispanic households, White non-Hispanic households, and Asian households are far less likely to occupy all forms of publicly supported housing.

White non-Hispanic and Hispanics are comparatively more likely to be residents of public housing or project-based Section 8 housing than of other HUD supported multifamily housing.

MPC: Re-Entry Housing Issues in Illinois

- In 2015 the Chicago Housing Authority (CHA) created a special pilot program which permitted up to 50 formerly incarcerated individuals to live in CHA properties. Up until the creation of this pilot program, such individuals were barred from living in CHA properties. The pilot involved ongoing collaboration with the Safer Foundation and St. Leonard's Ministries in terms of picking participants. Those selected had to have completed a minimum of six months of a re-entry program at either Safer or St. Leonard's. An initial evaluation of the pilot is in the process of being developed through a partnership between the Chicago Coalition for the Homeless and Chicago State University. Since the pilot is available only to a small pool of participants, CHA has not experienced meaningful resistance to the program.
- The Corporation for Supportive Housing, the City of Chicago and two Cook County agencies are partnering to establish a Flexible Housing Pool (FHP), modeled after FUSE (Frequent Users of System Engagement) programs in New York City and elsewhere, that will position housing as a platform to increase access to needed services. The City of Chicago and the Chicago Housing Authority invested the first \$1.8 million to initiate the FHP; IHDA provided an additional \$1.2 million. The goal of the FHP is to annually raise a total of \$12 million for housing and service costs with additional support coming from major public and not-for-profit hospitals in the region. The first 50 participants in the program will be identified through a data match between Chicago's Homeless Management Information System (HMIS) and the Cook County Collaborative Research Unit that has a data set across state psychiatric services, Cook County Jail, Cermak Correctional Health Services, as well as County Care. Program expansion will continue into 2019. If fully scaled to a \$12 million per year level, the FHP will be able to service several hundred individuals, most notably chronically homeless individuals with frequent engagement with hospitals, law enforcement and social services.

Key community engagement findings

Publicly Supported Housing Location and Occupancy Analysis

AFH Prompts

Describe patterns in the geographic location of publicly supported housing by program category (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, HCV, and LIHTC) in relation to previously discussed segregated areas and R/ECAPs.

Describe patterns in the geographic location for publicly supported housing that primarily serves families with children, elderly persons, or persons with disabilities in relation to previously discussed segregated areas or R/ECAPs?

How does the demographic composition of occupants of publicly supported housing in R/ECAPS compare to the demographic composition of occupants of publicly supported housing outside of R/ECAPs?

Do any developments of public housing, properties converted under the RAD, and LIHTC developments have a significantly different demographic composition, in terms of protected class, than other developments of the same category? Describe how these developments differ. Provide additional relevant information, if any, about occupancy, by protected class, in other types of publicly supported housing.

Compare the demographics of occupants of developments, for each category of publicly supported housing (public housing, project-based Section 8, Other HUD Multifamily Assisted developments, properties converted under RAD, and LIHTC) to the demographic composition of the areas in which they are located. Describe whether developments that are primarily occupied by one race/ethnicity are located in areas occupied largely by the same race/ethnicity. Describe any differences for housing that primarily serves families with children, elderly persons, or persons with disabilities.

Summary

Publicly supported housing in Chicago is located throughout the City. West and south side neighborhoods of Chicago overlap with previously discussed R/ECAPs and racially segregated areas (Figure 50). Compared to Cook County as a whole, Chicago has more publicly supported units that are located in R/ECAPs (Table 92). Of the publicly supported housing located in R/ECAPs, a greatest share of the units are public housing units. When analyzing the demographic composition of publicly supported housing located in R/ECAP and non-R/ECAP areas, public housing, project-based Section 8, and other HUD supported multifamily housing units are more likely to be occupied by families with children when that unit is located in a R/ECAP (tables 93 – 96). Similar to the County as a whole, Black/African American households in Chicago's publicly supported housing are more likely to occupy units that are located in R/ECAPs, while White, Asian, and Hispanic households are more likely to occupy units in non-R/ECAPs (see Tables 93-96). Persons with disabilities are more likely to live in public housing units, regardless of whether the units is located in a R/ECAP or not (see Table 93). Seniors are more likely to occupy Other Multifamily units, compared to other publicly supported housing, and are more likely to live in units located in non-R/ECAP tracts (see Table 95). This trend is consistent with County wide trends.

Community engagement findings indicate that CHA's voucher program is overwhelmingly utilized by Black/African American mothers with children. Moreover, community engagement findings indicate that despite CHA's Mobility Program many HCV participants are living in primarily Black/African American census tracts and areas that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments.

Key data findings

Public housing units and project based Section 8 units are more likely to be occupied by families with children than other HUD supported multifamily units. This pattern matches the comparably higher share of 2 and 3 bedroom units available through public housing and project based Section 8 developments, compared to other HUD supported multifamily units in Chicago.

A greater share of public housing units are located in R/ECAPs than the other three categories of publicly supported housing.

Public housing units are more than twice as likely to be occupied by a family with children when that unit is in a R/ECAP than when it is not.

Project based Section 8 and other HUD supported multifamily units are almost twice as likely to be occupied by a family with children when that unit is in a R/ECAP than when it is not.

More White non-Hispanic, Asian, and Hispanic households occupy all types of HUD supported multifamily and HCV units in non-R/ECAP tracts compared to R/ECAP tracts.

Publicly supported units of all types located in R/ECAPs have higher rates of Black/African American households compared to units located in non-R/ECAP tracts. That said, Black/African Americans are still the majority racial group in all publicly supported units in non-R/ECAPs as well.

More persons with disabilities occupy public housing units, regardless of whether the unit is located in a R/ECAP or not, than any other form of publicly supported housing.

Almost 90% of the occupants of other HUD supported multifamily units are seniors.

Half as many public housing households are seniors in R/ECAP tracts than in non-R/ECAP tracts.

Senior HCV recipients are also less likely to live in R/ECAP tracts.

Only 1.4% of households in project-based Section 8 units and 0.9% of households in other HUD supported multifamily units are Hispanic when that unit is located in a R/ECAP, far below the 26.1% of households earning less than 80% of AMI that are Hispanic.

CHA operates a mobility counseling program that seeks to increase the number of Housing Choice Voucher (“HCV”) participants who live in higher opportunity neighborhoods throughout Chicago. A Mobility Area is a Chicago community area with poverty levels below 20%, access to job centers and low violent crime rates. These areas have been identified as offering quality housing, diverse neighborhoods, access to better educational and employment opportunities that can assist families towards self-sufficiency.

CHA participates in the Regional Housing Initiative, a partnership of 9 housing authorities in northeastern Illinois that pool project-based housing choice vouchers and then select developments that add housing opportunities in locations with low poverty, good schools, good access to jobs, and good transit. The Regional Housing Initiative fills units created via a common referral list, from which people from the waitlists of the individual housing authorities can gain access to the created units. CHA has been a leader of this initiative, providing operating funding for it between 2016 and 2018 and currently spearheading improvement to the referral list process. The initiative has created placed more than 500 vouchers in service in more than 32 developments across northeastern Illinois, and around 40 percent of those vouchers have come from the CHA.

MPC: Re-Entry Housing Issues in Illinois

- In 2015 the Chicago Housing Authority (CHA) created a special pilot program which permitted up to 50 formerly incarcerated individuals to live in CHA properties. Up until the creation of this pilot program, such individuals were barred from living in CHA properties. The pilot involved ongoing collaboration with the Safer Foundation and St. Leonard’s Ministries in terms of picking participants. Those selected had to have completed a minimum of six months of a re-entry program at either Safer or St.

Leonard's. An initial evaluation of the pilot is in the process of being developed through a partnership between the Chicago Coalition for the Homeless and Chicago State University. Since the pilot is available only to a small pool of participants, CHA has not experienced meaningful resistance to the program.

Key community engagement findings

The City has far more resources available for housing supports than the suburbs, yet it is still insufficient.

Community members note that most of Chicago's voucher holders continue to reside in high-poverty, primarily Black census tracts that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments.

The voucher program has not been set up to enable voucher holders to "compete" with market renters in high-market neighborhoods. Doubly concerning, voucher holders consistently face source of income discrimination.

Have the CHA's lease-up incentive payments increased mobility?

Community members question whether the CHA's change in the definitions for opportunity areas in the City will improve mobility.

The Plan for Transformation, and the loss of households in some parts of the City, is closely connected with the subsequent closure of dozens of schools on Chicago's south and west sides.

The City's Affordable Requirements Ordinance allows developers to provide affordable units off site and creates units at 60% of AMI. As a result, the ordinance does not create the needed number or type of affordable units and, therefore, does little to reduce segregation or create integrated living opportunities.

Contributing factors

- Highest
 - Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of qualified allocation plans and other programs
 - Lack of public investment in specific neighborhoods
- High
 - Source of income discrimination
 - Community opposition
 - Lack of local oversight and enforcement of land use, code, and HQS regulations
 - Lack of public and political will to address effects of structural racism

Disparities in Access to Opportunity

AFH Prompts

Describe any disparities in access to opportunity for residents of publicly supported housing, including within different program categories (public housing, project-based Section 8, Other HUD Multifamily Assisted Developments, HCV, and LIHTC) and between types (housing primarily serving families with children, elderly persons, and persons with disabilities) of publicly supported housing.

Summary

The largest form of publicly supported housing in Chicago are Housing Choice Vouchers, and nearly half of HCV units are occupied by families with children. CHA's Mobility Program aims to provide opportunities for HCV holders to move into Mobility Areas, which are Chicago Community Areas that have lower levels of poverty and crime and access to positive economic indicators. Community engagement efforts indicate that despite these efforts, many of Chicago's HCV recipients continue to reside in high-poverty, primarily Black/ African American census tracts that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments.

Key data findings

Through an allocation of Project Based Vouchers (PBV), the PRA program creates a long-term housing opportunity for a given number of units in a residential property with a 15 to 30-year Housing Assistance Payments contract. New construction, substantial rehabilitation, and existing multi-unit buildings qualify for application to the PRA program. CHA Property Rental Assistance Program - <https://www.thecha.org/landlords/property-rental-assistance-program>

The City of Chicago's Affordable Requirements Ordinance requires residential developments that receive City financial assistance or involve City-owned land to provide a percentage of units at affordable prices. The ordinance applies to residential developments of 10 or more units and requires that developers provide 10 % of their units at affordable prices. The ordinance also applies if:

A zoning change is granted that increases project density or allows a residential use not previously allowed

The development is a "planned development" within the downtown area

Income Limits:

For-sale units produced through the Affordable Requirements Ordinance must be affordable to households at or below 100 % of Area Median Income (AMI). Rental units must be affordable to households earning up to 60 % of AMI.

The City is currently reviewing the current structure of the ARO to determine potential changes needed.

- As part of a strategy to expand housing choices for HCV participants, and meet the needs of low-income renters who are interested and choose to live in Mobility Areas, CHA implemented an Exception Payment Standard (ESP) policy (with approval from HUD) that increases the amount of subsidy up to 150% of FMR.
- In addition, CHA subsidy can go up to 250% FMR for a Reasonable Accommodation to provide required accessibility features.
- In FY2018, CHA received approval to change the areas eligible for EPS from Opportunity Areas based on census tracts to Mobility Areas based on Community Areas. The change significantly increased the number of areas where a voucher holder can receive an EPS and gives access to communities previously unavailable.
- Mobility Areas are defined as Community Areas with a poverty level at or below 20% and below median violent crime; or Community Areas with moderate poverty and crime plus other positive economic indicators.

*Key community engagement findings**Contributing Factors***Disability and Access Analysis**

Disability and Access Analysis

AFH Prompts

How are persons with disabilities geographically dispersed or concentrated in the jurisdiction and region, including R/ECAPs and other segregated areas identified in previous sections? Describe whether these geographic patterns vary for persons with each type of disability or for persons with disabilities in different age ranges.

Describe whether the jurisdiction and region have a sufficient supply of affordable, accessible housing in a range of unit sizes. Describe the areas where accessible housing is located and their relationship to segregated areas and R/ECAPs. To what extent to are persons with different disabilities able to access and live in different categories of publicly supported housing.

Summary

Persons with disabilities are more prevalent on the south and west sides of Chicago, and less prevalent in neighborhoods north of downtown Chicago (Figure 22). Areas with higher concentrations of persons with disabilities overlap with Chicago's R/ECAPs. Similar to the County as a whole, the geographic distribution of persons with disabilities is somewhat consistent across the different disability types. The only exception to the overall pattern is the geographic location of persons with hearing disabilities, which are dispersed throughout all parts of Chicago (Figure 27). Through the community engagement efforts, stakeholders have indicated that accessible infrastructure, such as maintained streets and sidewalks tends to be located in the least affordable neighborhoods of Chicago, therefore, persons with disabilities often need to choose between accessible infrastructure and affordable rent.

Key data findings

Geographically, persons with disabilities are more prevalent on the south and west sides of Chicago, while neighborhoods north of downtown Chicago have particularly low rates of persons with disabilities.

The geographic patterns of persons with disabilities is somewhat consistent across the different disability types.

Persons with vision disabilities are more prevalent on the south and west sides of the City, compared to the rest of the City.

Persons with ambulatory disabilities are more prevalent on the south side of the City, as well as the west side, to a lesser extent. Areas north of downtown Chicago have particularly low rates of persons with ambulatory disabilities.

Persons with cognitive disabilities are more prevalent in small sections of the south and west side neighborhoods of Chicago. Areas north of downtown Chicago, as well as clusters of the southwest side of the City have low rates of persons with cognitive disabilities.

Persons with self-care disabilities are more prevalent on the south side and west sides of the City, while areas north of downtown have low rates of persons with self-care disabilities.

Persons with hearing disabilities are dispersed throughout all parts of the City, with clusters of the northside of the City having lower rates of persons with hearing disabilities.

Persons with disabilities living independently are more prevalent on the south side of the City, and the west side, to a lesser extent.

Comparatively, the areas north of downtown has the lowest rate of persons with disabilities living independently.

The Mayor's Office for People with Disabilities (MOPD) works to make Chicago the most accessible City in the nation on behalf of residents and visitors with disabilities

<https://www.chicago.gov/City/en/depts/mopd.html>

PACE paratransit service

PACE Taxi Access Program (TAP)

CTA – 100% of vehicles (buses and trains) are accessible, 103 of 145 rail stations are accessible

Job Training and Placement Referral is a service provided to people with disabilities through MOPD's network of employment Program Partners

HomeMod – Program – Application based program. Home accessibility modifications that will allow people with disabilities, under the age of sixty, to make their living environment accessible.

Modifications can include: ramps, porch and stair lifts, roll-in showers, widened doorways, accessible sinks and cabinets.

https://www.chicago.gov/City/en/depts/mopd/provdrs/hous/svcs/accessible_home_modificationprogram-ages0-5911.html

In 2018, the CHA received HUD approval to process Exception Payment Standard Reasonable Accommodation requests for up to 250% of the Fair Market Rent (FMR). The goal was to increase housing opportunities for families requiring accessible units. In 2019, the conditions for 250% EPS approval was broadened for additional reasonable accommodation requests. As of July 2019, the CHA has approved 58 EPS requests of up to 250% of the FMR.

Key community engagement findings

Some landlords are not sufficiently responsive to the needs of persons with disabilities. Moreover, the most wheelchair accessible infrastructure tends to be located in the least affordable communities, producing patterns where residents with disabilities need to choose between accessible sidewalks and affordable rent.

Accessible housing continues to be scarce and costly.

Integration of Persons with Disabilities Living in Institutions and other Segregated Settings

AFH Prompts

To what extent do persons with disabilities in or from the jurisdiction or region reside in segregated or integrated settings? Describe the range of options for persons with disabilities to access affordable housing and supportive services.

Summary

Persons with disabilities are more prevalent in the south and west side neighborhoods of Chicago (Figure 22). Through the community engagement efforts, stakeholders have indicated that persons with disabilities have a hard time finding accessible and affordable housing, including housing near wheelchair accessible infrastructure.

Key data findings

People with disabilities are more prevalent in neighborhoods on the south and west sides of Chicago.

Key community engagement findings

Disparities in Access to Opportunity

AFH Prompts

To what extent are persons with disabilities able to access the following? Identify major barriers concerning:

government services and facilities;
public infrastructure, such as sidewalks, pedestrian crossings, pedestrian signals;
transportation;
proficient schools and educational programs; and
jobs.

Describe the processes that exist in the jurisdiction and region for persons with disabilities to request and obtain reasonable accommodations and accessibility modifications to address the barriers discussed above. Describe any difficulties in achieving homeownership experienced by persons with disabilities and by persons with different types of disabilities.

Summary

People with disabilities are more prevalent in neighborhoods on the south and west sides of Chicago (Figure 22). These areas of the City have the least proficient schools, and the lowest rates of market engagement, compared to other parts of the City and the County as a whole. Parts of the south side of Chicago, particularly areas in the far south have lower access to affordable transportation, compared to the rest of the City.

Chicago's Mayor's Office for People with Disabilities administers a number of programs that aim to make Chicago an accessible city. An example of a program administered through this office is the Job Training and Placement referrals program, which provides persons with disabilities access to a network of employment partners. Other services offered to persons with disabilities include the Pace bus paratransit service, which lets persons with disabilities schedule affordable rides in an accessible transit vehicle.

Key data findings

- CHA has received approval to implement an Exception Payment Standard in the following cases:
 - (1) Reasonable Accommodations: For disabled or senior households requiring a Reasonable Accommodation for units with accessibility features or in locations near necessary services, such as accessible transit or medical facilities, Exception Payment Rents can be approved up to 250% of the FMR
 - (2) Mobility Areas: For households residing in or moving into a CHA-designated Mobility Areas, Exception Payment Rents can be approved up to 150% of the FMR.

Key community engagement findings

Contributing Factors

Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

AFH Prompts

List and summarize any of the following that have not been resolved: a charge or letter of finding from HUD concerning a violation of a civil rights-related law, a cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law, a letter of finding issued by or a lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law, or a claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing.

Describe any state or fair housing laws. What characteristics are protected under each law?

Identify any local and regional agencies or organizations that provide fair housing information, outreach, and enforcement, including their capacity and the resources available to them.

Key data findings

Key community engagement findings

Contributing Factors

- Highest
 - Lack of resources for fair housing agencies and organizations
- High
 - Lack of local public fair housing outreach and enforcement
 - Unresolved violations of fair housing or Civil Rights Law

Supporting Charts

Tables 1 - 19

Table 1. Population by Race/Ethnicity in 2013-2017

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other	Total
Chicago	890,146	819,582	789,715	167,963	3,354	50,984	2,721,744
Cook County	2,235,497	1,225,542	1,312,294	364,207	5,216	95,080	5,237,837

Source: 2013-2017 5 Year AC

Table 2. Population Share by Race/Ethnicity in 2013-2017

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other
Chicago	32.7%	30.1%	29.0%	6.2%	0.1%	1.9%
Cook County	42.7%	23.4%	25.1%	7.0%	0.1%	1.8%

Source: 2013-2017 5 Year ACS

Table 3. Population by Race/Ethnicity in 2010

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other	Total
Chicago	854,663	889,771	778,838	159,632	7,353	5,228	2,695,485
Cook County	2,278,252	1,297,101	1,244,755	350,908	13,773	9,773	5,194,562

Source: AFFH-T v4a

Table 4. Population Share by Race/Ethnicity in 2010

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other
Chicago	31.7%	33.0%	28.9%	5.9%	0.3%	0.2%
Cook County	43.9%	25.0%	24.0%	6.8%	0.3%	0.2%

Source: AFFH-T v4a

Table 5. Population by Race/Ethnicity in 2000

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other	Total
Chicago	906,853	1,064,895	753,515	136,134	7,353	23,966	2,892,718
Cook County	2,558,527	1,410,875	1,071,550	280,694	13,940	38,211	5,373,796

Source: AFFH-T v4a

Table 6. Population Share by Race/Ethnicity in 2000

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other
Chicago	31.3%	36.8%	26.0%	4.7%	0.3%	0.8%
Cook County	47.6%	26.3%	19.9%	5.2%	0.3%	0.7%

Source: AFFH-T v4a

Table 7. Population by Race/Ethnicity in 1990

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other	Total
Chicago	1,055,588	1,067,330	545,420	98,436	4,641	5,821	2,777,236
Cook County	2,914,866	1,293,813	693,507	180,681	7,150	8,773	5,098,789

Source: AFFH-T v4a

Table 8. Population Share by Race/Ethnicity in 1990

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other
Chicago	38.0%	38.4%	19.6%	3.5%	0.2%	0.2%
Cook County	57.2%	25.4%	13.6%	3.5%	0.1%	0.2%

Source: AFFH-T v4a

Table 9. Foreign-Born Population

Jurisdiction	1990	2000	2010	2017
Chicago	469,161	628,783	570,368	563,775
Cook County	717,309	1,064,703	1,086,859	1,105,337

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Table 10. Foreign-Born Population as a Share of Total Population

Jurisdiction	1990	2000	2010	2017
Chicago	16.9%	21.7%	21.2%	20.7%
Cook County	14.1%	19.8%	20.9%	21.1%

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Table 11. Top Places of Birth, 2010

Rank	Place of Birth	Population	Percent of Total Population
Chicago			
1	Mexico	258,313	9.6%
2	Poland	42,123	1.6%
3	China exclu HK Taiwan	27,100	1.0%
4	Philippines	21,651	0.8%
5	India	17,557	0.7%
6	Ecuador	12,655	0.5%
7	Guatemala	11,946	0.4%
8	Korea	8,456	0.3%
9	Vietnam	7,103	0.3%
10	Ukraine	6,834	0.3%
Cook County			
1	Mexico	428,520	8.2%
2	Poland	110,397	2.1%
3	India	65,036	1.3%
4	Philippines	48,588	0.9%
5	China exclu HK Taiwan	36,370	0.7%
6	Korea	29,056	0.6%
7	Guatemala	16,433	0.3%
8	Ukraine	15,661	0.3%
9	Ecuador	15,164	0.3%
10	Italy	12,801	0.2%

Source: AFFH-T v4a

Table 12. Population With Limited English Proficiency

Jurisdiction	1990	2000	2010	2017
Chicago	373,192	494,125	418,233	382,325
Cook County	514,442	762,428	741,531	696,594

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Table 13. Population with Limited English Proficiency as a Percentage of the Total Population

Jurisdiction	1990	2000	2010	2017
Chicago	13.4%	17.1%	15.5%	14.0%
Cook County	10.1%	14.2%	14.3%	13.3%

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Table 14. Population with Limited English Proficiency by Top Primary Languages Spoken, 2010

Rank	Language	Population	Percent of Total Population
Chicago			
1	Spanish	280,126	10.4%
2	Polish	30,483	1.1%
3	Chinese	24,087	0.9%
4	Tagalog	6,410	0.2%
5	Arabic	5,359	0.2%
6	O Slavic	5,105	0.2%
7	SerboCroatian	4,770	0.2%
8	Africanlang	4,621	0.2%
9	Korean	4,508	0.2%
10	O Indo	4,241	0.2%
Cook County			
1	Spanish	448,868	8.6%
2	Polish	75,065	1.4%
3	Chinese	31,858	0.6%
4	Korean	17,727	0.3%
5	Arabic	14,855	0.3%
6	Tagalog	14,601	0.3%
7	Russian	14,018	0.3%
8	O Slavic	10,867	0.2%
9	O Indo	10,727	0.2%
10	Gujarati	10,282	0.2%

Source: AFFH-T v4a

Table 15. People With Disabilities by Disability Type, 2010

Jurisdiction	Ambulatory	Independent Living	Cognitive	Self-Care	Hearing	Vision	Total Population
Chicago	168,569	113,898	107,650	66,146	57,415	57,899	2,695,485
Cook County	305,178	213,310	189,482	120,381	122,192	98,504	5,194,562

Source: AFFH-T v4a

Table 16. People With Disabilities by Disability Type as a Percent of the Total Population, 2010

Jurisdiction	Ambulatory	Independent Living	Cognitive	Self-Care	Hearing	Vision
Chicago	6.3%	4.2%	4.0%	2.5%	2.1%	2.1%
Cook County	5.9%	4.1%	3.6%	2.3%	2.4%	1.9%

Source: AFFH-T v4a

Table 17. Population by Sex, 2010

Jurisdiction	Male, 1990	Female, 1990	Male, 2000	Female, 2000	Male, 2010	Female, 2010
Chicago	47.9%	52.1%	48.5%	51.5%	48.5%	51.5%
Cook County	48.1%	51.9%	48.4%	51.6%	48.4%	51.6%

Source: AFFH-T v4a

Table 18. Population by Age Group, 2010

Jurisdiction	1990			2000			2010		
	Under 18	18 - 64	65 and Over	Under 18	18- 64	65 and Over	Under 18	18- 64	65 and Over
Chicago	25.9%	62.2%	11.9%	26.8%	62.8%	10.3%	23.1%	66.6%	10.3%
Cook County	25.0%	62.6%	12.4%	26.6%	61.7%	11.7%	23.7%	64.3%	11.9%

Source: AFFH-T v4a

Table 19. Number of Families Who Have Children

Jurisdiction	1990	2000	2010	Percent of Families With Children in 2010
Chicago	305,301	269,013	263,055	45.6%
Cook County	585,548	526,923	549,873	45.4%

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Tables 20 - 39

Table 20. Veteran Status

Jurisdiction	Number of Veterans	Percent of Adults Who Are Veterans
Chicago	75,378	3.5%
Cook County	172,818	4.3%

Source: 2013-2017 5 Year ACS

Table 21. 2050 Household and Population Projections

Jurisdictions	2050 Households	2050 Household Population
Chicago	1,275,527	3,113,476
Cook County	2,472,005	6,080,680

Source: 2050 Forecast of Population, Households and Employment, Chicago Metropolitan Agency for Planning 2018

Table 22. Sexual Orientation

Demographic information	Total	Demographic information	Total
Gender identity		Age	
Male-identified	80,000	Age 18-44	90,000
Female-identified	66,000	Age 45+	56,000
Race/Ethnicity		Marital Status	
Hispanic	28,000	Single, never married	97,000
Non-Hispanic Asian/ Pacific Islander	7,000	Member of an unmarried couple	10,000
Non-Hispanic Black/ African American	44,000	Civil Union	2,000
Non-Hispanic Other	2,000	Married	24,000
Non-Hispanic White	65,000	Separated or Divorced	9,000
		Widowed	1,000

Source: Healthy Chicago Survey 2014-2016.

https://www.chicago.gov/content/dam/City/depts/cdph/LGBTQHealth/CDPH_2017LGBT_Report_r6a.pdf

Table 23. Black/White Dissimilarity Indices by Year

Jurisdiction	1990	2000	2010	2013-2017
Chicago	87.1	84.9	82.5	82.1
Cook County	84.9	81.9	79.2	79.0

Source: AFFH-T v4a; 2013-2017 5 Year ACS

Table 24. Hispanic/White Dissimilarity Indices by Year

Jurisdiction	1990	2000	2010	2013-2017
Chicago	59.4	59.1	60.9	60.5
Cook County	63.2	62.2	59.9	58.3

Source: AFFH-T v4a; 2013-2017 5 Year ACS

Table 25. Asian or Pacific Islander/White Dissimilarity Indices by Year

Jurisdiction	1990	2000	2010	2013-2017
Chicago	51.2	46.7	40.8	44.0
Cook County	46.0	43.8	41.0	44.3

Source: AFFH-T v4a; 2013-2017 5 Year ACS

Table 26. Non-White or Hispanic/White Dissimilarity Indices by Year

Jurisdiction	1990	2000	2010	2013-2017
Chicago	68.4	63.1	61.9	60.2
Cook County	67.4	61.4	57.9	55.5

Source: AFFH-T v4a; 2013-2017 5 Year ACS

Table 27. Major drops needed in the Chicago region to reach national median level of segregation

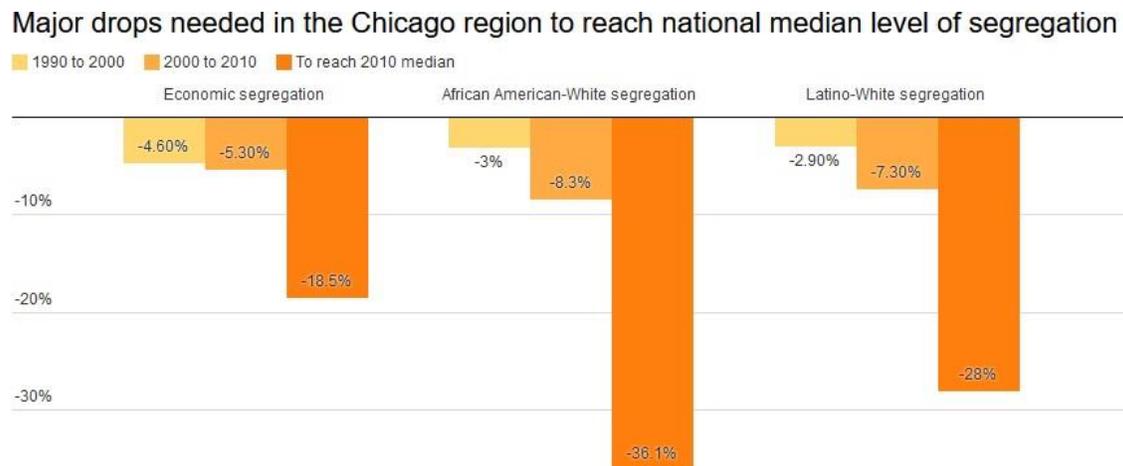
Source: Acs, Gregory, Rolf Pendall, Mark Treskon, and Amy Khare. 2017. *The Cost of Segregation: National Trends and the Case of Chicago: 1990-2010*. Washington, D.C.: Urban Institute.

Table 28. Number of R/ECAPs by Year

Jurisdiction	1990	2000	2010	2013-2017
Chicago	74	72	94	97
Cook County	75	73	96	105

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Table 29. 2013-2017 R/ECAP Racial/Ethnic Composition

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other	Total
Chicago	9,352	177,025	34,729	2,697	336	2,973	227,112
Cook County	10,083	188,905	38,742	2,822	336	3,327	244,215

Source: 2013-2017 5 Year ACS

Table 30. Share of Population in R/ECAPs That is the Indicated Race/Ethnicity, 2013-2017

Jurisdiction	White	Black	Hispanic	Asian/Pacific Islander	Native American	Other
Chicago	4.1%	77.9%	15.3%	1.2%	0.1%	1.3%
Cook County	4.1%	77.4%	15.9%	1.2%	0.1%	1.4%

Source: 2013-2017 5 Year ACS

Table 31. Share of Population in R/ECAPs That is the Indicated Demographic Group

Jurisdiction	Families With Children	Limited English Proficiency	Foreign-Born	People With Disabilities
Chicago	51.4%	6.9%	8.7%	15.0%
Cook County	51.4%	6.9%	8.8%	14.6%

Source: AFFH-T v4a, 2013-2017 5 Year ACS

Table 32. Economically Disconnect Areas (EDA) - Total Population

Jurisdictions	Population Within EDA	Population Outside of EDA	Total
Chicago	1,597,251	1,115,305	2,712,556
Cook County	2,267,294	2,960,533	5,227,827

Source: ON TO 2050 Layer: EDAs and Disinvested Areas, Chicago Metropolitan Agency for Planning 2017

Table 33. Economically Disconnect Areas (EDA) – Population People of Color

Jurisdictions	People of Color Within EDA	People of Color Outside of EDA	Total
Chicago	1,376,776	463,293	1,840,069
Cook County	1,870,748	1,090,444	2,961,192

Source: ON TO 2050 Layer: EDAs and Disinvested Areas, Chicago Metropolitan Agency for Planning 2017

Table 34. Economically Disconnect Areas (EDA) – Population Limited English Proficiency (LEP)

Jurisdictions	Population - Limited English Proficiency (LEP) Within EDA	Population - Limited English Proficiency (LEP) Outside of EDA	Total
Chicago	297,033	104,745	401,778
Cook County	428,510	303,987	732,497

Source: ON TO 2050 Layer: EDAs and Disinvested Areas, Chicago Metropolitan Agency for Planning 2017

Table 35. Economically Disconnect Areas (EDA) – Households - Low-income (60% of MSA Median Income)

Jurisdictions	Households - Low-income (60% of MSA Median Income) Within EDA	Households - Low-income (60% of MSA Median Income) Outside of EDA	Total
Chicago	142,783	3,931	146,714
Cook County	181,501	8,466	189,967

Source: ON TO 2050 Layer: EDAs and Disinvested Areas, Chicago Metropolitan Agency for Planning 2017

Table 36. Student Enrollment by Race

Jurisdictions	Total Population Enrolled	% White	% Black or African American	% Hispanic or Latino	% Asian	% Native Hawaiian or Other Pacific Islander	% American Indian or Alaska Native	% Two or More Races
Chicago	368,584	10.10%	36.80%	46.80%	4.00%	0.10%	0.10%	1.00%
Cook County	738,200	24.90%	27.50%	38.70%	5.70%	0.00%	0.10%	1.90%

Source: Illinois Report Card Trend Data 2017-2018, Illinois State Board of Education

Table 37. Student Enrollment by Language, Income, and Housing Status

Jurisdictions	Total Population Enrolled	% EL ¹	% IEP ²	% Low Income	% Homeless
Chicago	368,584	19.20%	13.60%	82.40%	3.60%
Cook County	738,200	17.40%	13.00%	63.30%	2.30%

Source: Illinois Report Card Trend Data 2017-2018, Illinois State Board of Education

¹English Learners (EL) are students eligible for transitional bilingual programs

²Students With IEPs are those eligible to receive special education service

Table 38. Student Enrollment by Race and School Type

Jurisdictions	School Type	Total Population Enrolled	% White	% Black or African American	% Hispanic or Latino	% Asian	% Native Hawaiian or Other Pacific Islander	% American Indian or Alaska Native	% Two or More Races
Chicago	CHARTER SCH	59,566	1.00%	54.00%	42.00%	1.00%	0.00%	0.00%	0.00%
Chicago	ELEMENTARY	231,497	12.00%	34.00%	48.00%	4.00%	0.00%	0.00%	1.00%
Chicago	HIGH SCHOOL	76,868	12.00%	33.00%	48.00%	5.00%	0.00%	0.00%	1.00%
Chicago	PreK	653	43.00%	9.00%	43.00%	2.00%	0.00%	0.00%	0.00%
Cook	CHARTER SCH	60,097	1.00%	54.00%	42.00%	1.00%	0.00%	0.00%	0.00%
Cook	ELEMENTARY	411,924	23.00%	27.00%	41.00%	6.00%	0.00%	0.00%	2.00%
Cook	HIGH SCHOOL	191,511	29.00%	24.00%	37.00%	6.00%	0.00%	0.00%	2.00%
Cook	MIDDLE SCHL	71,150	42.00%	18.00%	30.00%	7.00%	0.00%	0.00%	3.00%
Cook	PreK	3,518	25.00%	20.00%	41.00%	9.00%	0.00%	0.00%	1.00%

Source: Illinois Report Card Trend Data 2017-2018, Illinois State Board of Education

Table 39. Student Enrollment by Language, Income, Housing Status, and School Type

Jurisdictions	School Type	Total Population Enrolled ¹	% EL ²	% IEP	% Low Income	% Homeless
Chicago	CHARTER SCH	59,566	14.00%	15.00%	90.00%	6.00%
Chicago	ELEMENTARY	231,497	24.00%	13.00%	82.00%	3.00%
Chicago	HIGH SCHOOL	76,868	9.00%	13.00%	79.00%	4.00%
Chicago	PreK	653	32.00%	41.00%	50.00%	0.00%
Cook	CHARTER SCH	60,097	14.00%	15.00%	90.00%	6.00%
Cook	ELEMENTARY	411,924	24.00%	13.00%	66.00%	2.00%
Cook	HIGH SCHOOL	191,511	8.00%	12.00%	55.00%	2.00%
Cook	MIDDLE SCHL	71,150	8.00%	12.00%	46.00%	1.00%
Cook	PreK	3,518	40.00%	34.00%	47.00%	2.00%

Source: Illinois Report Card Trend Data 2017-2018, Illinois State Board of Education

¹English Learners (EL) are students eligible for transitional bilingual programs

²Students With IEPs are those eligible to receive special education service

Tables 40 - 59

Table 40. School Proficiency Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	56.9	22.5	36.7	53.6	30.9
Cook County	64.7	24.5	42.5	63.5	34.3

Source: AFFH-T v4a

Table 41. Labor Market Engagement Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	72.2	19.5	52.9	64.9	35.6
Cook County	69.8	24.6	55.5	69.3	39.1

Source: AFFH-T v4a

Table 42. Job Proximity Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	54.1	42.7	46.6	55.7	45.9
Cook County	53.0	45.3	48.7	54.3	47.2

Source: AFFH-T v4a

Table 43. Transit Trips Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	91.5	89.6	91.5	93.2	91.1
Cook County	84.8	86.2	86.9	87.6	88.4

Source: AFFH-T v4a

Table 44. Low Transportation Cost Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	86.1	79.9	84.9	88.7	82.9
Cook County	74.3	75.2	77.6	78.7	79.3

Source: AFFH-T v4a

Table 45. Population Served by Transit

Jurisdictions	Total Population	Population Served By Transit	% Population Served
Chicago	2,684,963	2,601,486	96.89%
Cook	5,203,331	4,274,540	82.15%

Transit Availability Index, CMAP 2017

Table 46. Access to Jobs by Transit

Jurisdictions	Total Jobs (Enrolled 2010)	Jobs Accessible by Transit	% Jobs Accessible by Transit
Chicago	1,367,980	1,328,746	97.13%
Cook	2,613,197	2,265,654	86.70%

Transit Availability Index, CMAP 2017

Table 47. Transit Availability Index

Jurisdictions ¹	Transit Accessibility Index	Average Transit Stops Per Week	Connected Activities Per Acre	Proximity To Transit (miles)	Pedestrian Environment Factor
Chicago	4-Moderately High	1,332	35.50	0.03	5.28
Cook	4-Moderately High	1,068	30.66	0.11	5.10

Transit Availability Index, CMAP 2017

The Access to Transit Index is a metric that takes into account transit service frequency, pedestrian friendliness, network distance to transit stops, and number of subzone connections.

Table 48. Transit Level of Service by Race & Ethnicity

Transit Level of Access	Total Population	White Non-Hispanic	Black, Non-Hispanic	Native-American, Non-Hispanic	Asian or Pacific Islander, Non-Hispanic	Hispanic
1-Low	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2-Moderately Low	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3-Moderate	0.50%	0.40%	0.90%	0.70%	0.20%	0.40%
4-Moderately High	54.80%	43.90%	58.10%	53.60%	40.40%	66.80%
5-High	44.70%	55.60%	41.10%	45.80%	59.40%	32.80%
Chicago Total	2,720,948	890,101	818,831	3,353	1,838,994	789,775
1-Low	0.70%	1.00%	0.40%	0.00%	1.20%	0.30%
2-Moderately Low	8.50%	12.50%	5.70%	6.20%	8.90%	3.90%
3-Moderate	11.10%	13.20%	10.80%	10.00%	11.10%	7.40%
4-Moderately High	56.40%	51.00%	55.50%	54.40%	54.10%	68.60%
5-High	23.30%	22.30%	27.60%	29.40%	24.80%	19.90%
Cook County Total	5,237,039	2,235,516	1,224,753	5,215	4,425,532	1,312,327

Transit Availability Index, CMAP 2017

ACS 2017- Population estimates based on area aggregation of census blocks

Table 49. Highway Needs

Jurisdictions	Total Lane Miles	% Pavement Conditions	% Safety	% Congestion	% Reliability
Chicago	1,454	28.80%	41.70%	38.50%	41.10%
Cook	4,411	26.10%	26.10%	26.70%	26.70%

ON TO 2050 Layer: Highway Needs, CMAP 2018

Table 50. Walkability

Jurisdictions	Walkability Score (.45-156)	Walkability Score
Chicago	91.66	High Walkability
Cook	49.17	Moderate Walkability

ON TO 2050 Layer: Walkability, CMAP 2018

Table 51. Walkability by Race & Ethnicity

Level of Walkability	Total Population	White Non-Hispanic	Black, Non-Hispanic	Native-American, Non-Hispanic	Asian or Pacific Islander, Non-Hispanic	Hispanic
Very Low Walkability	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%
Low Walkability	0.10%	0.10%	0.30%	0.00%	0.00%	0.10%
Moderate Walkability	3.80%	2.10%	5.70%	1.40%	1.70%	4.20%
High Walkability	50.20%	36.60%	67.20%	53.50%	38.30%	50.70%
Very High Walkability	45.80%	61.10%	26.80%	45.10%	60.00%	45.00%
Chicago Total	2,720,948	890,101	818,831	3,353	1,838,994	789,775
Very Low Walkability	2.80%	3.90%	2.60%	0.60%	2.90%	1.00%
Low Walkability	9.70%	13.00%	7.40%	8.70%	10.40%	5.90%
Moderate Walkability	21.60%	25.70%	17.70%	17.00%	29.90%	17.40%
High Walkability	39.80%	31.40%	53.40%	43.90%	30.80%	43.90%
Very High Walkability	26.10%	26.10%	18.90%	29.70%	26.00%	31.80%
Cook County Total	5,237,039	2,235,516	1,224,753	5,215	4,425,532	1,312,327

ON TO 2050 Layer: Walkability, CMAP 2018

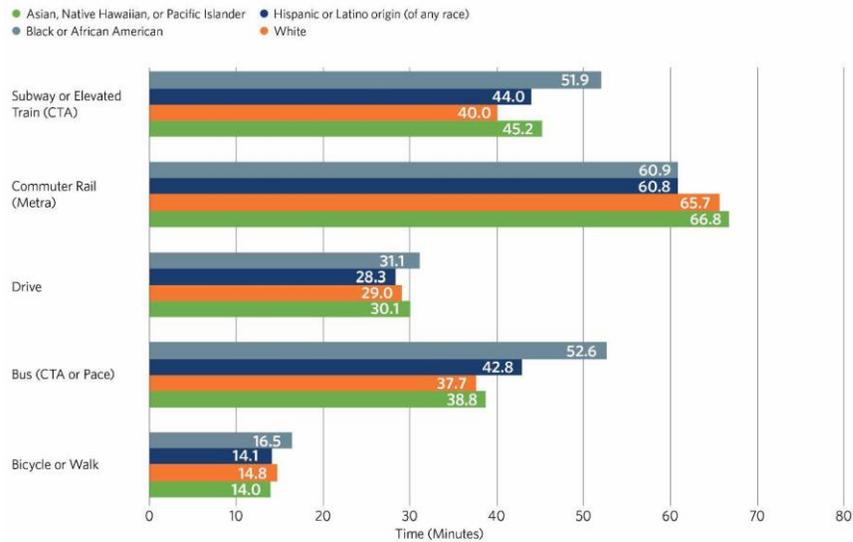
ACS 2017- Population estimates based on area aggregation of census blocks.

Table 52. Average one-way commute time by race and mode, 2010-14

Figure 6.

Average one-way commute time by race and mode, 2010-14

Source: Chicago Metropolitan Agency for Planning; analysis of American Community Survey PUMS, 2010-2014.



Note: Commute times are outlined for non-Hispanic whites, non-Hispanic African Americans or blacks, Hispanics of any race, and Asians, Native Hawaiians, and Pacific Islanders.

Table 53. Low Poverty Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	57.7	20.3	40.5	45.1	30.2
Cook County	66.2	27.5	50.5	58.9	37.2

Source: AFFH-T v4a

Table 54. Environmental Health Index For the Average Person By Race/Ethnicity

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic
Chicago	4.2	16.5	7.2	4.0	7.2
Cook County	16.0	20.9	14.4	12.9	11.6

Source: AFFH-T v4a

Table 55. Adult Obesity by Race & Ethnicity

Jurisdiction	Hispanic or Latino	Non-Hispanic African American or Black	Non-Hispanic Asian or Pacific Islander	Non-Hispanic White
Chicago	37.80%	39.80%	7.00%	22.80%

Chicago Department of Public Health, Healthy Chicago Survey (2014-2016)

Percentage of adults (18 years and older) who reported a height and weight that yield a body mass index of 30 or greater.

Table 56. Adult Obesity by Age

Jurisdiction	18-29	30-34	45-64	65+
Chicago	23.90%	31.20%	37.00%	29.30%

Chicago Department of Public Health, Healthy Chicago Survey (2014-2016)

Percentage of adults (18 years and older) who reported a height and weight that yield a body mass index of 30 or greater.

Table 57. Adult Obesity by Gender

Jurisdiction	Female	Male
Chicago	33.40%	27.80%

Chicago Department of Public Health, Healthy Chicago Survey (2014-2016)

Percentage of adults (18 years and older) who reported a height and weight that yield a body mass index of 30 or greater.

Table 58. Adult Obesity by Sexual Orientation

Jurisdiction	Heterosexual	Lesbian, Gay, or Bisexual
Chicago	30.90%	28.10%

Chicago Department of Public Health, Healthy Chicago Survey (2014-2016)

Percentage of adults (18 years and older) who reported a height and weight that yield a body mass index of 30 or greater.

Table 59. Child Asthma ER Visits by Race & Ethnicity

Jurisdiction	Hispanic or Latino	Non-Hispanic African American or Black	Non-Hispanic Asian or Pacific Islander	Non-Hispanic White
Chicago	72.4	219.6	42.6	42.7

Discharge Data, Division of Patient Safety and Quality, Illinois Department of Public Health (2017)

Rate of asthma emergency department (ED) visits among children aged under 18 years per 10,000 population

Tables 60 - 79

Table 60. Child Asthma ED Visits by Age

Jurisdiction	0-4	5-17
Chicago	140	122.1

Discharge Data, Division of Patient Safety and Quality, Illinois Department of Public Health (2017)

Rate of asthma emergency department (ED) visits among children aged under 18 years per 10,000 population

Table 61. Child Asthma ED Visits by Gender

Jurisdiction	Female	Male
Chicago	100.6	152.5

Discharge Data, Division of Patient Safety and Quality, Illinois Department of Public Health (2017)

Rate of asthma emergency department (ED) visits among children aged under 18 years per 10,000 population

Table 62. Number of Children Under 3 with Elevated Blood Lead Levels by Community Area

Jurisdiction	Number of Children
CCA_Albany_Park	16
CCA_Archer_Heights	2
CCA_Armour_Square	3
CCA_Ashburn	2
CCA_Auburn_Gresham	17
CCA_Austin	62

Jurisdiction	Number of Children
CCA_Avalon_Park	1
CCA_Avondale	14
CCA_Belmont_Cragin	28
CCA_Beverly	1
CCA_Bridgeport	1
CCA_Brighton_Park	22
CCA_Burnside	0
CCA_Calumet_Heights	0
CCA_Chatham	12
CCA_ChicagoLawn	34
CCA_Clearing	3
CCA_Douglas	1
CCA_Dunning	1
CCA_East_Garfield_Park	8
CCA_East_Side	4
CCA_Edgewater	3
CCA_Edison_Park	0
CCA_Englewood	24
CCA_Forest_Glen	0
CCA_Fuller_Park	3
CCA_Gage_Park	11
CCA_Garfield_Ridge	0
CCA_Grand_Boulevard	6
CCA_Greater_Grand_Crossing	17
CCA_Hegewisch	0
CCA_Hermosa	9
CCA_Humboldt_Park	34

Jurisdiction	Number of Children
CCA_Hyde_Park	1
CCA_Irving_Park	8
CCA_Jefferson_Park	4
CCA_Kenwood	0
CCA_Lakeview	7
CCA_Lincoln_Park	0
CCA_Lincoln_Square	4
CCA_Logan_Square	8
CCA_Loop	2
CCA_Lower_West_Side	4
CCA_McKinley_Park	4
CCA_Montclare	0
CCA_Morgan_Park	1
CCA_Mount_Greenwood	0
CCA_Near_North_Side	1
CCA_Near_South_Side	0
CCA_Near_West_Side	2
CCA_New_City	33
CCA_North_Center	2
CCA_North_Lawndale	26
CCA_North_Park	4
CCA_Norwood_Park	1
CCA_Oakland	1
CCA_OHare	2
CCA_Portage_Park	8
CCA_Pullman	0
CCA_Riverdale	NA

Jurisdiction	Number of Children
CCA_Rogers_Park	18
CCA_Roseland	18
CCA_South_Chicago	17
CCA_South_Deering	2
CCA_South_Lawndale	45
CCA_South_Shore	24
CCA_Uptown	8
CCA_Washington_Heights	7
CCA_Washington_Park	3
CCA_West_Elston	2
CCA_West_Englewood	32
CCA_West_Garfield_Park	16
CCA_West_Lawn	1
CCA_West_Pullman	10
CCA_West_Ridge	25
CCA_West_Town	9
CCA_Woodlawn	5

CDPH blood lead surveillance records (2017)

Number of Children Aged 1-2 years with venous blood lead level 6 mcg/dL or higher

Table 63. Percent of Households Who Own Their Home

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic	Other	Total
Chicago	54.4%	35.2%	37.8%	44.1%	43.5%	34.6%	45.3%
Cook County	69.8%	41.2%	50.2%	55.7%	49.4%	44.9%	58.3%

Source: AFFH-T v4a

Table 64. Number of Households Experiencing Any of the Four Housing Problems

Jurisdiction	Total	White	Black	Native_American	Asian_PI	Hispanic	Other
Chicago	476,275	153,286	171,889	827	24,587	119,085	6,070
Cook County	837,428	355,605	240,478	1,212	46,679	182,941	9,726

Source: AFFH-T v4a

Table 65. Percent of Households Experiencing Any of the Four Housing Problems

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic	Other
Chicago	36.0%	53.5%	49.6%	41.9%	57.4%	46.1%
Cook County	35.3%	52.1%	47.6%	40.9%	56.4%	45.0%

Source: AFFH-T v4a

Table 66. Number of Households Experiencing Any of the Four Housing Problems

Jurisdiction	Family Households, <5 People	Family Households, 5+ People	Non-family Households
Chicago	188,644	68,572	218,899
Cook County	362,468	123,689	351,225

Source: AFFH-T v4a

Table 67. Percent of Households Experiencing Any of the Four Housing Problems

Jurisdiction	Family Households, <5 People	Family Households, 5+ People	Non-family Households
Chicago	41.4%	62.4%	47.3%
Cook County	37.4%	57.2%	47.0%

Source: AFFH-T v4a

Table 68. Number of Households Experiencing Any of the Four Severe Housing Problems

Jurisdiction	Total	White	Black	Native_American	Asian_PI	Hispanic	Other
Chicago	276,522	77,542	107,194	570	14,900	72,627	3,441
Cook County	462,704	173,839	145,172	734	26,960	110,028	5,361

Source: AFFH-T v4a

Table 69. Percent of Households Experiencing Any of the Four Severe Housing Problems

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic	Other
Chicago	18.2%	33.4%	34.2%	25.4%	35.0%	26.1%
Cook County	17.3%	31.4%	28.8%	23.6%	33.9%	24.8%

Source: AFFH-T v4a

Table 70. Number of Households Experiencing Severe Housing Cost Burden

Jurisdiction	Total	White	Black	Native_American	Asian_PI	Hispanic	Other
Chicago	234,031	69,727	95,467	520	11,781	53,435	3,102
Cook County	394,573	159,125	129,736	674	21,221	79,057	4,759

Source: AFFH-T v4a

Table 71. Percent of Households Experiencing Severe Housing Cost Burden

Jurisdiction	White	Black	Native_American	Asian_PI	Hispanic	Other
Chicago	16.4%	29.7%	31.2%	20.1%	25.8%	23.5%
Cook County	15.8%	28.1%	26.5%	18.6%	24.4%	22.0%

Source: AFFH-T v4a

Table 72. Number of Households Experiencing Severe Housing Cost Burden

Jurisdiction	Family Households, <5 People	Family Households, 5+ People	Non-family Households
Chicago	92,533	24,394	116,900
Cook County	166,453	42,576	184,984

Source: AFFH-T v4a

Table 73. Percent of Households Experiencing Severe Housing Cost Burden

Jurisdiction	Family Households, <5 People	Family Households, 5+ People	Non-family Households
Chicago	20.3%	22.2%	25.3%
Cook County	17.2%	19.7%	24.8%

Source: AFFH-T v4a

Table 74. Residential Eviction Filings

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
ALBANY PARK	179	231	217	260	252	228	171	197
ARCHER HEIGHTS	45	53	46	49	50	60	29	39
ARMOUR SQUARE	38	60	72	54	91	32	33	18
ASHBURN	100	103	105	136	126	127	120	109
AUBURN GRESHAM	709	704	764	742	865	849	685	632

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
AUSTIN	1,467	1,694	1,761	1,738	1,692	1,494	1,346	1,276
AVALON PARK	79	97	60	79	85	101	98	73
AVONDALE	228	254	250	215	200	187	144	127
BELMONT CRAGIN	376	397	483	401	400	407	339	247
BEVERLY	32	47	52	62	57	65	64	52
BRIDGEPORT	164	187	159	148	137	108	108	88
BRIGHTON PARK	183	212	230	227	232	201	182	183
BURNSIDE	20	20	31	26	25	29	24	18
CALUMET HEIGHTS	62	80	72	63	89	85	77	62
CHATHAM	636	614	802	783	856	803	666	695
CHICAGO LAWN	574	620	672	712	678	671	615	545
CLEARING	86	83	94	83	63	74	70	76
DOUGLAS	415	377	505	468	453	321	341	307
DUNNING	98	118	148	124	110	110	97	109
EAST GARFIELD PARK	343	414	389	379	422	337	305	299
EAST SIDE	49	72	68	78	65	65	61	59
EDGEWATER	599	630	680	541	471	461	408	375
EDISON PARK	17	16	24	17	12	12	8	15
ENGLEWOOD	530	594	598	541	663	600	505	472
FOREST GLEN	28	35	32	23	26	25	13	18
FULLER PARK	40	51	72	60	66	48	50	37
GAGE PARK	153	161	182	153	163	188	135	149
GARFIELD RIDGE	80	67	70	81	72	60	68	46
GRAND BOULEVARD	530	553	565	556	482	538	469	425
GREATER GRAND CROSSING	622	603	749	777	703	810	612	632
HEGEWISCH	26	33	31	27	38	47	36	39

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
HERMOSA	122	146	167	177	148	155	134	100
HUMBOLDT PARK	644	786	817	703	661	602	506	472
HYDE PARK	328	395	375	345	356	322	276	254
IRVING PARK	250	319	308	297	263	257	170	192
JEFFERSON PARK	68	77	74	82	77	56	65	45
KENWOOD	466	453	454	387	385	380	318	328
LAKE VIEW	569	468	426	445	313	292	246	257
LINCOLN PARK	251	296	237	173	163	137	152	108
LINCOLN SQUARE	168	183	151	138	140	123	91	100
LOGAN SQUARE	359	403	366	349	331	287	219	227
LOOP	458	358	293	249	274	310	274	256
LOWER WEST SIDE	173	193	169	184	184	144	106	156
MCKINLEY PARK	61	86	63	68	70	79	67	56
MONTCLARE	47	63	56	49	52	42	52	57
MORGAN PARK	117	124	129	141	143	121	102	88
MOUNT GREENWOOD	86	92	42	35	47	50	35	31
NEAR NORTH SIDE	1,051	908	698	699	572	613	525	552
NEAR SOUTH SIDE	374	335	293	274	278	184	188	224
NEAR WEST SIDE	682	641	596	545	481	490	449	330
NEW CITY	391	357	377	347	401	388	340	337
NORTH CENTER	63	64	38	39	49	42	46	35
NORTH LAWNDALE	514	548	596	644	638	620	553	515
NORTH PARK	54	43	58	58	41	57	39	50
NORWOOD PARK	64	61	70	63	61	48	51	47
OAKLAND	170	138	142	142	197	122	139	181
OHARE	106	106	107	114	86	64	55	59
PORTAGE PARK	279	284	318	305	247	266	241	221

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
PULLMAN	127	111	84	80	76	102	105	87
RIVERDALE	184	252	315	238	255	163	141	173
ROGERS PARK	704	749	899	843	636	660	553	478
ROSELAND	526	537	549	541	511	505	461	407
SOUTH CHICAGO	486	470	575	509	532	512	490	429
SOUTH DEERING	136	106	104	106	126	89	79	97
SOUTH LAWNSDALE	296	333	379	369	385	372	359	315
SOUTH SHORE	1,741	1,762	1,999	2,038	1,792	1,910	1,683	1,740
UPTOWN	535	557	614	557	435	455	407	380
WASHINGTON HEIGHTS	135	159	173	174	180	206	196	162
WASHINGTON PARK	332	365	339	352	354	388	357	322
WEST ELSDON	42	47	56	59	42	51	47	40
WEST ENGLEWOOD	367	359	438	384	425	454	410	354
WEST GARFIELD PARK	299	299	335	366	408	311	286	299
WEST LAWN	109	109	134	113	192	115	96	101
WEST PULLMAN	240	266	283	244	285	284	241	261
WEST RIDGE	490	474	498	469	451	414	377	367
WEST TOWN	513	613	559	396	364	358	242	248
WOODLAWN	433	534	454	491	574	476	419	462

Chicago Evictions data, Lawyers' Committee for Better Housing 2019

Table 75. Residential Eviction Filings Per 100 Rental Units

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
ALBANY PARK	1.66	2.16	2.04	2.47	2.41	2.19	1.66	1.92
ARCHER HEIGHTS	3.31	3.69	3.04	3.08	3.00	3.44	1.59	2.06
ARMOUR SQUARE	1.12	1.76	2.11	1.58	2.66	0.93	0.96	0.52

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
ASHBURN	5.88	5.80	5.68	7.08	6.32	6.14	5.61	4.92
AUBURN GRESHAM	7.06	6.94	7.44	7.15	8.24	8.00	6.39	5.83
AUSTIN	6.64	7.74	8.13	8.10	7.96	7.09	6.45	6.18
AVALON PARK	5.50	6.71	4.13	5.40	5.78	6.82	6.58	4.87
AVONDALE	2.96	3.24	3.13	2.64	2.41	2.21	1.67	1.45
BELMONT CRAGIN	3.22	3.42	4.18	3.49	3.50	3.58	3.00	2.20
BEVERLY	2.06	3.03	3.35	4.00	3.68	4.20	4.13	3.36
BRIDGEPORT	2.47	2.78	2.34	2.16	1.97	1.54	1.52	1.23
BRIGHTON PARK	2.72	3.16	3.43	3.40	3.48	3.03	2.75	2.77
BURNSIDE	3.77	3.72	5.70	4.72	4.48	5.13	4.19	3.10
CALUMET HEIGHTS	4.17	5.42	4.91	4.32	6.15	5.91	5.39	4.37
CHATHAM	6.14	6.02	8.00	7.94	8.83	8.43	7.11	7.56
CHICAGO LAWN	5.77	6.22	6.73	7.11	6.76	6.67	6.10	5.39
CLEARING	3.90	3.59	3.89	3.29	2.40	2.71	2.47	2.59
DOUGLAS	5.04	4.57	6.12	5.66	5.47	3.87	4.11	3.70
DUNNING	2.86	3.33	4.04	3.28	2.83	2.75	2.35	2.57
EAST GARFIELD PARK	6.58	7.86	7.31	7.05	7.76	6.14	5.50	5.34
EAST SIDE	2.27	3.30	3.08	3.49	2.88	2.85	2.64	2.53
EDGEWATER	3.05	3.18	3.42	2.70	2.34	2.28	2.00	1.83
EDISON PARK	1.87	1.74	2.58	1.81	1.26	1.25	0.82	1.52
ENGLEWOOD	6.04	6.88	7.05	6.49	8.10	7.46	6.40	6.09
FOREST GLEN	2.86	3.67	3.43	2.53	2.94	2.90	1.55	2.21
FULLER PARK	4.46	5.78	8.30	7.04	7.89	5.84	6.20	4.67
GAGE PARK	3.60	3.72	4.12	3.40	3.56	4.03	2.85	3.09
GARFIELD RIDGE	3.67	3.03	3.12	3.55	3.11	2.56	2.86	1.91
GRAND BOULEVARD	7.23	7.35	7.33	7.03	5.95	6.49	5.53	4.90
GREATER GRAND CROSSING	6.53	6.38	7.99	8.36	7.62	8.86	6.75	7.03

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
HEGEWISCH	2.57	3.22	2.99	2.57	3.57	4.36	3.30	3.54
HERMOSA	3.12	3.72	4.23	4.47	3.72	3.88	3.34	2.48
HUMBOLDT PARK	5.26	6.47	6.77	5.87	5.56	5.11	4.33	4.07
HYDE PARK	3.69	4.42	4.18	3.83	3.93	3.54	3.02	2.76
IRVING PARK	2.36	2.98	2.85	2.72	2.38	2.30	1.50	1.68
JEFFERSON PARK	2.18	2.38	2.20	2.36	2.15	1.51	1.70	1.14
KENWOOD	7.18	6.90	6.84	5.77	5.68	5.54	4.59	4.69
LAKE VIEW	1.62	1.33	1.22	1.27	0.90	0.84	0.71	0.74
LINCOLN PARK	1.38	1.62	1.28	0.93	0.87	0.72	0.80	0.56
LINCOLN SQUARE	1.49	1.62	1.33	1.21	1.23	1.08	0.79	0.87
LOGAN SQUARE	1.84	2.07	1.89	1.80	1.72	1.49	1.14	1.18
LOOP	6.81	4.75	3.51	2.72	2.76	2.88	2.37	2.07
LOWER WEST SIDE	1.92	2.15	1.89	2.07	2.08	1.63	1.20	1.78
MCKINLEY PARK	2.64	3.70	2.69	2.89	2.96	3.32	2.80	2.33
MONTCLARE	2.63	3.54	3.16	2.77	2.95	2.39	2.97	3.27
MORGAN PARK	5.52	5.65	5.69	6.02	5.91	4.85	3.97	3.33
MOUNT GREENWOOD	9.87	10.33	4.61	3.76	4.95	5.16	3.54	3.07
NEAR NORTH SIDE	3.82	3.18	2.36	2.29	1.81	1.88	1.56	1.59
NEAR SOUTH SIDE	7.16	6.17	5.20	4.68	4.59	2.93	2.90	3.35
NEAR WEST SIDE	4.55	4.09	3.65	3.21	2.72	2.67	2.36	1.68
NEW CITY	4.95	4.45	4.64	4.21	4.80	4.58	3.97	3.88
NORTH CENTER	0.85	0.87	0.52	0.54	0.68	0.59	0.65	0.50
NORTH LAWNDALE	5.75	6.11	6.64	7.15	7.07	6.86	6.10	5.67
NORTH PARK	1.82	1.41	1.85	1.80	1.24	1.68	1.12	1.40
NORWOOD PARK	1.84	1.75	2.01	1.81	1.75	1.37	1.46	1.34
OAKLAND	8.22	6.42	6.37	6.15	8.25	4.94	5.46	6.89
OHARE	3.39	3.30	3.25	3.37	2.48	1.80	1.52	1.59

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017
PORTAGE PARK	2.65	2.72	3.06	2.96	2.41	2.62	2.39	2.21
PULLMAN	7.51	6.51	4.89	4.62	4.35	5.80	5.92	4.87
RIVERDALE	9.47	12.63	15.39	11.34	11.86	7.40	6.26	7.51
ROGERS PARK	3.82	4.00	4.73	4.37	3.25	3.33	2.75	2.34
ROSELAND	7.46	7.59	7.73	7.59	7.15	7.04	6.41	5.64
SOUTH CHICAGO	6.40	6.31	7.86	7.09	7.56	7.42	7.24	6.47
SOUTH DEERING	7.32	5.58	5.36	5.35	6.23	4.32	3.76	4.52
SOUTH LAWNSDALE	2.70	2.99	3.35	3.22	3.31	3.15	3.00	2.59
SOUTH SHORE	8.04	8.21	9.40	9.68	8.59	9.24	8.22	8.58
UPTOWN	2.44	2.53	2.78	2.51	1.95	2.03	1.81	1.69
WASHINGTON HEIGHTS	4.21	4.94	5.35	5.36	5.52	6.29	5.96	4.91
WASHINGTON PARK	9.44	9.98	8.92	8.93	8.67	9.19	8.18	7.14
WEST ELSDON	3.31	3.58	4.12	4.20	2.89	3.40	3.04	2.51
WEST ENGLEWOOD	5.79	5.75	7.13	6.35	7.14	7.75	7.12	6.25
WEST GARFIELD PARK	6.12	6.23	7.10	7.90	8.97	6.97	6.53	6.96
WEST LAWN	5.12	4.93	5.84	4.75	7.80	4.52	3.65	3.73
WEST PULLMAN	6.05	6.76	7.26	6.32	7.44	7.49	6.41	7.01
WEST RIDGE	3.93	3.69	3.76	3.44	3.22	2.88	2.55	2.42
WEST TOWN	2.19	2.61	2.37	1.67	1.53	1.50	1.01	1.04
WOODLAWN	5.48	6.71	5.66	6.08	7.06	5.81	5.08	5.56

Table 76. 311 Service Requests

Community Areas	Total 311 Service Requests (2018-2019)	Building Violations	No Water Complaint	Renters and Foreclosure Complaint	Rodent Baiting Rat Complaint	Sanitation Code Violation	Water Quality Concern	Water in Basement Complaint
ALBANY PARK	2,056	1.30%	1.12%	0.00%	1.47%	1.16%	1.04%	1.18%
ARCHER HEIGHTS	5,074	2.07%	1.67%	2.53%	4.75%	3.31%	2.08%	0.76%
ARMOUR SQUARE	391	0.42%	0.29%	0.00%	0.23%	0.20%	0.16%	0.06%
ASHBURN	4,102	3.01%	2.60%	3.80%	2.04%	3.32%	2.40%	7.85%
AUBURN GRESHAM	1,060	0.33%	1.47%	0.00%	0.26%	0.58%	1.68%	3.92%
AUSTIN	5,871	2.56%	2.52%	2.53%	5.00%	3.79%	2.64%	1.28%
AVALON PARK	3,240	2.08%	3.81%	3.80%	1.40%	2.57%	2.72%	4.86%
AVONDALE	1,034	0.64%	0.62%	0.00%	0.81%	0.61%	0.64%	0.40%
BELMONT CRAGIN	3,595	1.96%	1.41%	1.27%	2.95%	1.60%	1.60%	2.13%
BEVERLY	2,205	1.00%	1.78%	2.53%	0.89%	2.08%	1.60%	4.83%
BRIDGEPORT	668	0.41%	0.56%	0.00%	0.55%	0.34%	0.48%	0.42%
BRIGHTON PARK	1,961	1.11%	0.94%	1.27%	1.92%	0.92%	0.88%	0.45%
BURNSIDE	426	0.34%	0.71%	2.53%	0.14%	0.30%	0.08%	0.66%
CALUMET HEIGHTS	989	0.63%	1.17%	0.00%	0.26%	1.06%	1.36%	1.07%
CHATHAM	853	0.56%	1.08%	1.27%	0.25%	0.68%	1.12%	1.46%
CHICAGO LAWN	2,485	2.17%	2.03%	12.66%	1.55%	2.20%	0.96%	1.27%
CLEARING	2,987	2.40%	2.95%	5.06%	1.68%	1.91%	1.44%	2.95%
DOUGLAS	495	0.25%	0.27%	0.00%	0.45%	0.32%	NA%	0.16%
DUNNING	2,238	1.21%	0.96%	1.27%	1.73%	0.86%	2.32%	2.68%
EAST GARFIELD PARK	1,354	1.26%	0.85%	0.00%	0.76%	1.15%	0.16%	0.54%

Community Areas	Total 311 Service Requests (2018-2019)	Building Violations	No Water Complaint	Renters and Foreclosure Complaint	Rodent Baiting Rat Complaint	Sanitation Code Violation	Water Quality Concern	Water in Basement Complaint
EAST SIDE	347	0.18%	0.53%	0.00%	0.04%	0.38%	1.28%	0.46%
EDGEWATER	367	0.20%	0.39%	0.00%	0.10%	0.16%	1.76%	0.63%
EDISON PARK	1,474	1.70%	1.78%	2.53%	0.38%	1.39%	1.04%	0.74%
ENGLEWOOD	3,206	1.35%	1.56%	2.53%	2.26%	3.60%	1.84%	0.57%
FOREST GLEN	1,064	0.27%	0.36%	0.00%	0.82%	0.41%	2.00%	1.06%
FULLER PARK	1,505	1.52%	0.82%	0.00%	0.82%	1.17%	1.84%	0.39%
GAGE PARK	1,437	0.95%	1.09%	0.00%	1.04%	0.84%	0.48%	1.18%
GARFIELD RIDGE	744	0.59%	0.53%	0.00%	0.54%	0.39%	0.24%	0.28%
GRAND BOULEVARD	877	1.12%	0.36%	1.27%	0.44%	0.56%	0.96%	0.36%
GREATER GRAND CROSSING	2,353	1.07%	1.05%	2.53%	1.73%	1.41%	1.60%	2.61%
HEGEWISCH	1,678	1.22%	1.53%	0.00%	1.22%	1.18%	0.24%	0.82%
HERMOSA	3,433	2.03%	1.56%	0.00%	2.72%	2.14%	2.24%	1.28%
HUMBOLDT PARK	4,964	2.26%	2.20%	1.27%	4.49%	3.50%	1.68%	1.01%
HYDE PARK	677	0.44%	0.70%	0.00%	0.26%	0.62%	0.80%	1.01%
IRVING PARK	3,646	1.62%	1.96%	1.27%	3.39%	1.46%	2.32%	1.67%
JEFFERSON PARK	1,732	0.58%	0.76%	0.00%	1.61%	0.79%	1.92%	0.95%
KENWOOD	3,522	4.91%	3.80%	0.00%	0.70%	2.99%	1.92%	3.05%
LAKE VIEW	1,949	0.96%	1.38%	0.00%	1.46%	0.93%	1.52%	1.09%
LINCOLN PARK	733	1.02%	0.50%	1.27%	0.22%	0.73%	0.08%	0.28%
LINCOLN SQUARE	1,397	1.44%	1.31%	2.53%	0.67%	1.03%	1.28%	0.82%

Community Areas	Total 311 Service Requests (2018-2019)	Building Violations	No Water Complaint	Renters and Foreclosure Complaint	Rodent Baiting Rat Complaint	Sanitation Code Violation	Water Quality Concern	Water in Basement Complaint
LOGAN SQUARE	2,151	1.30%	0.99%	0.00%	1.81%	1.26%	1.12%	0.67%
LOOP	3,250	2.33%	1.76%	5.06%	2.90%	1.67%	0.48%	0.92%
LOWER WEST SIDE	2,103	1.82%	0.93%	0.00%	1.14%	1.34%	1.84%	0.92%
MCKINLEY PARK	2,572	2.09%	1.43%	7.59%	1.75%	1.78%	3.68%	1.31%
MONTCLARE	736	0.37%	0.24%	0.00%	0.52%	0.38%	0.40%	0.61%
MORGAN PARK	160	0.29%	0.12%	0.00%	0.01%	0.06%	0.32%	0.10%
MOUNT GREENWOOD	1,205	0.49%	1.58%	0.00%	0.62%	0.74%	1.92%	1.68%
NEAR NORTH SIDE	778	0.81%	0.73%	0.00%	0.33%	0.33%	0.72%	0.36%
NEAR SOUTH SIDE	1,522	1.29%	2.41%	2.53%	0.75%	1.02%	0.72%	0.67%
NEAR WEST SIDE	1,530	1.24%	0.65%	0.00%	1.03%	1.33%	0.32%	0.49%
NEW CITY	1,563	1.05%	0.76%	1.27%	1.20%	1.07%	0.48%	0.98%
NORTH CENTER	729	0.98%	0.73%	1.27%	0.35%	0.29%	0.64%	0.37%
NORTH LAWNDALE	2,408	1.70%	1.79%	1.27%	1.52%	1.91%	1.04%	0.89%
NORTH PARK	785	0.40%	0.56%	0.00%	0.49%	0.53%	0.80%	0.33%
NORWOOD PARK	2,392	2.25%	0.97%	0.00%	1.69%	1.12%	1.44%	0.83%
OAKLAND	1,599	0.61%	0.91%	2.53%	1.17%	0.88%	3.52%	1.16%
OHARE	2,108	1.72%	0.61%	0.00%	1.50%	0.96%	2.08%	1.27%
PORTAGE PARK	4,096	2.13%	1.84%	1.27%	3.48%	2.03%	2.56%	2.13%
PULLMAN	1,979	1.24%	1.76%	0.00%	0.82%	1.71%	2.56%	2.80%

Table 77. Foreclosure Filing Per 100 Residential Parcels

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017	2018
Albany Park	4.3	3.0	2.6	1.5	0.7	0.7	0.5	0.6	0.4
Archer Heights	4.5	3.4	2.9	1.6	1.2	1.1	0.7	0.8	0.8
Armour Square	0.7	0.4	0.8	0.5	0.2	0.1	0.2	0.2	0.1
Ashburn	5.0	4.1	4.8	3.1	2.1	1.7	1.6	1.9	1.6
Auburn Gresham	4.5	3.8	4.3	2.9	2.6	2.5	2.2	2.5	2.2
Austin	4.7	4.0	4.7	2.7	2.1	2.2	2.0	1.9	1.8
Avalon Park	3.8	4.1	4.1	2.5	2.2	2.4	1.8	2.7	2.3
Avondale	4.6	3.4	2.9	1.4	1.0	0.7	0.5	0.6	0.6
Belmont Cragin	6.9	5.1	4.2	2.4	1.7	1.2	1.1	1.1	0.8
Beverly	1.9	1.9	1.9	1.1	1.1	0.8	1.0	0.9	0.8
Bridgeport	1.9	1.4	1.3	0.7	0.5	0.5	0.5	0.3	0.3
Brighton Park	4.7	3.0	3.3	2.3	1.3	0.9	0.9	0.9	0.7
Burnside	4.8	3.5	5.4	3.2	2.3	1.7	2.3	2.3	0.8
Calumet Heights	3.4	2.7	4.0	2.0	2.2	1.9	1.8	1.9	2.2
Chatham	3.9	3.7	4.0	2.5	2.2	1.9	1.8	2.1	2.0
Chicago Lawn	6.4	5.0	5.2	3.3	2.4	2.2	1.8	1.6	1.4
Clearing	3.0	2.6	2.7	2.0	0.9	0.7	0.6	0.9	0.7
Douglas	2.7	2.6	2.6	1.8	0.9	1.1	1.0	0.8	0.7
Dunning	3.5	2.4	2.4	1.5	0.9	0.7	0.7	0.6	0.6
East Garfield Park	6.1	4.2	4.0	2.7	2.1	1.4	1.7	1.5	1.5
East Side	2.2	2.4	2.7	1.5	1.2	0.9	1.0	1.0	0.8
Edgewater	2.3	1.9	1.7	1.0	0.6	0.4	0.4	0.4	0.4
Edison Park	1.3	1.1	1.2	0.6	0.3	0.2	0.4	0.3	0.3
Englewood	5.5	4.1	5.1	2.8	2.2	1.9	1.9	2.2	2.0
Forest Glen	1.9	1.2	1.3	0.7	0.6	0.3	0.5	0.3	0.3

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017	2018
Fuller Park	4.6	5.6	2.0	2.9	2.3	1.9	1.3	1.4	1.1
Gage Park	6.1	4.5	4.1	3.0	2.2	1.7	1.2	0.9	0.6
Garfield Ridge	2.8	2.2	2.2	1.4	0.9	0.7	0.8	0.7	0.7
Grand Boulevard	5.9	4.7	4.8	3.7	2.2	1.8	1.9	1.6	1.6
Greater Grand Crossing	4.4	4.3	4.9	2.7	2.5	2.1	2.4	2.1	2.5
Hegewisch	1.6	1.3	2.2	1.7	1.0	0.9	0.9	0.8	0.6
Hermosa	5.7	4.8	4.0	2.3	1.4	1.2	0.9	1.2	0.8
Humboldt Park	6.1	4.9	4.4	2.9	1.7	1.7	1.3	1.5	1.2
Hyde Park	1.5	1.5	1.5	0.7	0.8	0.6	0.4	0.6	0.5
Irving Park	3.7	2.8	2.4	1.4	0.8	0.4	0.6	0.5	0.4
Jefferson Park	2.7	2.0	1.8	1.3	0.7	0.4	0.6	0.6	0.4
Kenwood	2.9	2.5	2.9	2.1	1.3	0.9	0.9	1.1	0.8
Lake View	1.0	0.9	0.9	0.5	0.2	0.2	0.2	0.2	0.2
Lincoln Park	1.0	0.8	0.7	0.4	0.2	0.2	0.2	0.2	0.2
Lincoln Square	2.0	1.6	1.5	0.7	0.4	0.4	0.4	0.3	0.2
Logan Square	2.9	2.1	2.1	1.0	0.6	0.5	0.3	0.4	0.3
Loop	1.2	1.0	0.7	0.4	0.3	0.2	0.3	0.2	0.3
Lower West Side	3.0	2.8	2.3	1.5	0.9	0.7	0.6	0.8	0.4
McKinley Park	2.9	2.6	2.3	1.7	0.9	0.7	0.6	0.5	0.2
Montclare	6.3	3.9	3.5	2.4	1.8	1.2	1.0	1.0	0.7
Morgan Park	3.0	2.6	3.5	1.6	1.5	1.5	1.5	1.2	1.7
Mount Greenwood	1.4	1.4	1.6	1.2	0.8	0.7	0.6	0.6	0.6
Near North Side	1.0	0.7	0.5	0.4	0.3	0.2	0.2	0.2	0.2
Near South Side	1.2	0.9	0.8	0.7	0.5	0.3	0.2	0.2	0.2
Near West Side	1.7	1.4	1.3	0.9	0.5	0.4	0.3	0.3	0.3
New City	5.1	3.9	4.0	2.4	1.8	1.2	1.0	1.2	0.9
North Center	1.2	1.2	0.8	0.6	0.3	0.3	0.3	0.2	0.3

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017	2018
North Lawndale	5.5	4.5	5.1	2.8	2.0	2.0	1.8	1.6	2.1
North Park	2.9	2.1	1.7	1.1	0.8	0.6	0.5	0.4	0.5
Norwood Park	1.8	1.7	1.4	0.9	0.4	0.3	0.4	0.4	0.4
O'Hare	2.6	1.6	1.2	0.8	0.6	0.4	0.3	0.5	0.3
Oakland	3.8	2.8	3.8	2.2	2.2	1.3	1.6	1.0	1.3
Portage Park	3.7	2.8	2.6	1.6	0.9	0.8	0.6	0.5	0.4
Pullman	4.5	3.2	3.2	2.2	2.0	1.7	1.3	2.2	2.3
Riverdale	3.1	2.4	3.9	1.6	1.2	1.2	0.8	1.8	1.4
Rogers Park	3.8	3.0	2.8	2.0	0.9	0.8	0.6	0.6	0.5
Roseland	3.8	3.7	4.2	2.9	2.0	2.1	1.9	2.2	2.1
South Chicago	4.5	4.0	4.2	2.8	2.0	2.0	1.6	1.6	2.0
South Deering	3.0	3.3	2.8	2.2	1.9	1.7	1.5	1.5	1.4
South Lawndale	4.4	3.5	3.8	2.0	1.3	1.2	0.8	0.7	0.5
South Shore	4.7	4.3	4.7	2.8	2.4	2.2	2.1	1.8	1.7
Uptown	1.7	1.6	1.6	1.1	0.6	0.3	0.4	0.4	0.3
Washington Heights	3.7	3.4	3.9	2.8	2.2	2.2	2.3	2.5	2.2
Washington Park	5.9	5.2	5.0	3.2	1.9	2.0	1.8	1.8	2.0
West Elsdon	4.4	3.8	3.8	2.6	1.5	0.9	1.0	1.0	0.7
West Englewood	5.4	3.7	4.6	2.7	2.1	1.8	1.7	2.0	1.6
West Garfield Park	6.0	3.7	5.1	3.1	2.7	2.3	2.0	1.4	1.7
West Lawn	5.9	4.3	4.2	3.3	1.7	1.4	1.2	1.3	1.0
West Pullman	4.1	3.5	4.5	2.8	2.1	2.0	2.1	1.8	1.8
West Ridge	4.3	2.9	2.7	1.4	0.7	0.5	0.5	0.5	0.4
West Town	2.0	1.7	1.3	0.8	0.4	0.4	0.3	0.3	0.3
Woodlawn	5.8	4.7	4.2	3.0	2.3	2.0	1.8	1.4	1.8
Chicago total	3.0	2.4	2.4	1.6	1.1	0.9	0.9	0.9	0.8
Cook County	3.1	2.5	2.6	1.6	1.1	0.9	0.9	0.9	0.8

Chicago Community Area	2010	2011	2012	2013	2014	2015	2016	2017	2018
------------------------	------	------	------	------	------	------	------	------	------

Institute for Housing Studies At DePaul University (IHS) Data Portal 2005-2018

Table 78. Number of Publicly Supported Units Available

Jurisdiction	Public Housing	Project Based Section 8	Other Multifamily	Housing Choice Voucher
Chicago	21,004	26,378	43,086	52,661
Cook County	22,7	31,043	50,269	66,506

Source: AFFH-T v4a, IHDA
Other Multifamily includes IHDA units

Table 79. Share of All Housing Units that are Publicly Supported

Jurisdiction	Public Housing	Project Based Section 8	Other Multifamily	Housing Choice Voucher
Chicago	1.8%	2.2%	3.6%	4.4%
Cook County	1.0%	1.4%	2.3%	3.0%

Source: AFFH-T v4a, IHDA
Other Multifamily includes IHDA units

Tables 80 - 99

Table 80. Share of Public Housing Households that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	8.7%	74.8%	6.7%	9.5%	26.8%	54.0%	32.6%
Cook County	10.5%	73.8%	6.4%	9.0%	26.3%	53.9%	33.4%

Source: AFFH-T v4a

Table 81. Share of Project Based Section 8 Households that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	11.1%	73.9%	5.5%	8.3%	31.4%	44.8%	17.7%
Cook County	16.1%	68.5%	6.0%	7.8%	28.1%	49.3%	17.8%

Source: AFFH-T v4a

Table 82. Share of Other Publicly Supported Multifamily Households that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	3.6%	83.5%	4.2%	5.9%	1.8%	88.4%	16.3%
Cook County	8.9%	78.0%	4.8%	5.4%	1.4%	90.6%	13.8%

Source: AFFH-T v4a

Table 83. Share of Housing Choice Voucher Households that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	People with a Disability
Chicago	2.9%	87.6%	0.3%	9.1%	45.2%	20.5%
Cook County	5.4%	86.3%	0.3%	7.8%	45.8%	20.7%

Source: HUD Custom Tabulations of Inventory Management System/PIH Information Center data

Table 84. Share of All Households that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic
Chicago	41.4%	31.2%	5.7%	20.2%
Cook County	52.1%	23.9%	5.9%	16.8%

Source: AFFH-T v4a

Table 85. Share of Households Earning 0-30% AMI that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic
Chicago	23.5%	50.1%	5.7%	20.7%
Cook County	32.4%	43.0%	5.5%	19.1%

Source: AFFH-T v4a

Table 86. Share of Households Earning 0-50% AMI that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic
Chicago	22.9%	46.9%	5.3%	24.9%
Cook County	31.3%	40.0%	5.4%	23.4%

Source: AFFH-T v4a

Table 87. Share of Households Earning 0-80% AMI that are the Indicated Demographic Group

Jurisdiction	White	Black	Asian/Pacific Islander	Hispanic
Chicago	26.1%	42.7%	5.1%	26.1%
Cook County	36.4%	34.9%	5.1%	23.6%

Source: AFFH-T v4a

Table 88. Public Housing Units by Number of Bedrooms

Jurisdiction	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units	Families With Children
Chicago	55.6%	18.0%	26.5%	26.8%
Cook County	57.2%	17.2%	25.6%	26.3%

Source: AFFH-T v4a

Table 89. Project-Based Section 8 Units by Number of Bedrooms

Jurisdiction	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units	Families With Children
Chicago	56.6%	27.9%	15.5%	31.4%
Cook County	60.7%	25.5%	13.8%	28.1%

Source: AFFH-T v4a

Table 90. Other Publicly Supported Multifamily Units by Number of Bedrooms

Jurisdiction	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units	Families With Children
Chicago	95.7%	2.8%	1.5%	1.8%
Cook County	96.7%	2.3%	1.1%	1.4%

Source: AFFH-T v4a

Table 91. Housing Choice Voucher Units by Number of Bedrooms

Jurisdiction	Households in 0-1 Bedroom Units	Households in 2 Bedroom Units	Households in 3+ Bedroom Units	Families With Children
Chicago	18.4%	34.5%	47.0%	45.2%
Cook County	19.1%	34.2%	46.7%	45.8%

Source: HUD Custom Tabulations of Inventory Management System/PIH Information Center data

Table 92. Percent of Publicly Supported Units That Are Located in R/ECAP Tracts by Housing Program

Jurisdiction	Public Housing	Project Based Section 8	Other Multifamily	Housing Choice Voucher
Chicago	31%	29%	26%	25%
Cook County	30%	25%	21%	21%

Source: AFFH-T v4a, IHDA
Other Multifamily includes IHDA units

Table 93. Share of Public Housing Households that are the Indicated Demographic Group by Tract R/ECAP Status

Jurisdiction	recap_status	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	Non-R/ECAP Tracts	12.2%	68.3%	8.5%	10.8%	18.6%	65.6%	36.3%
Chicago	R/ECAP Tracts	1.9%	87.7%	3.3%	6.9%	42.9%	31.0%	25.4%
Cook County	Non-R/ECAP Tracts	14.6%	67.2%	7.9%	10.1%	18.3%	64.7%	37.2%
Cook County	R/ECAP Tracts	1.9%	87.9%	3.2%	6.7%	43.3%	30.8%	25.3%

Source: AFFH-T v4a

Table 94. Share of Project Based Section 8 Households that are the Indicated Demographic Group by Tract R/ECAP Status

Jurisdiction	recap_status	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	Non-R/ECAP Tracts	15.0%	65.4%	6.9%	11.1%	25.6%	51.3%	19.1%
Chicago	R/ECAP Tracts	1.9%	94.2%	2.0%	1.4%	45.2%	29.2%	14.6%
Cook County	Non-R/ECAP Tracts	21.0%	59.7%	7.4%	9.9%	22.6%	55.9%	18.8%
Cook County	R/ECAP Tracts	1.9%	94.2%	2.0%	1.5%	44.5%	30.0%	15.0%

Source: AFFH-T v4a

Table 95. Share of Other Multifamily Households that are the Indicated Demographic Group by Tract R/ECAP Status

Jurisdiction	recap_status	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	Non-R/ECAP Tracts	4.6%	80.1%	5.5%	7.5%	1.0%	91.0%	15.3%
Chicago	R/ECAP Tracts	0.2%	94.2%	0.2%	0.9%	4.2%	80.0%	19.4%
Cook County	Non-R/ECAP Tracts	10.7%	74.7%	5.7%	6.3%	0.8%	92.7%	12.7%
Cook County	R/ECAP Tracts	0.2%	94.2%	0.2%	0.9%	4.2%	80.0%	19.4%

Source: AFFH-T v4a

Table 96. Share of Housing Choice Voucher Households that are the Indicated Demographic Group by Tract R/ECAP Status

Jurisdiction	recap_status	White	Black	Asian/Pacific Islander	Hispanic	Families With Children	Elderly	People with a Disability
Chicago	Non-R/ECAP Tracts	3.7%	84.3%	0.4%	11.5%	43.9%	20.3%	21.6%
Chicago	R/ECAP Tracts	0.7%	97.2%	0.2%	1.9%	49.2%	14.4%	17.1%
Cook County	Non-R/ECAP Tracts	6.5%	83.7%	0.4%	9.3%	45.0%	20.4%	21.6%
Cook County	R/ECAP Tracts	0.7%	97.2%	0.2%	1.9%	49.3%	14.6%	17.0%

Source: HUD Custom Tabulations of Inventory Management System/PIH Information Center data

Table 97. Total Home Purchase Loan Applications Completed by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	12,305	3,658	5,010	2,284	24	4,553	27,834
Cook County	27,949	7,807	10,736	5,081	51	8,721	60,344

Source: HMDA 2018

Table 98. Home Purchase Loan Denial Rate by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	6.4%	19.9%	16.0%	9.5%	12.5%	11.3%	11.0%

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Cook County	7.0%	20.4%	16.0%	9.9%	11.8%	12.3%	11.4%

Source: HMDA 2018

Table 99. Share of Originated Home Purchase Loans that were Non-conventional by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	5.1%	54.6%	38.8%	3.2%	4.8%	13.6%	17.8%
Cook County	9.3%	57.3%	41.8%	7.1%	25.0%	18.1%	21.3%

Source: HMDA 2018

Tables 100 +

Table 100. Share of Denied Home Purchase Loans Citing Debt-To-Income Ratio as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	30.5%	29.2%	32.2%	39.9%	33.3%	31.4%	31.5%
Cook County	32.2%	32.2%	35.7%	43.9%	33.3%	33.6%	34.1%

Source: HMDA 2018

Table 101. Share of Denied Home Purchase Loans Citing Employment History as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	2.3%	3.0%	4.2%	6.0%	0.0%	2.7%	3.3%
Cook County	2.9%	3.0%	4.8%	7.6%	0.0%	3.6%	3.9%

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
--------------	---------------------	---------------------	-----------------	--------------------------------------	---	-------------------	-------

Source: HMDA 2018

Table 102. Share of Denied Home Purchase Loans Citing Credit History as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	9.3%	22.2%	16.3%	4.6%	0.0%	15.3%	14.9%
Cook County	14.0%	24.6%	18.1%	8.4%	0.0%	18.1%	17.7%

Source: HMDA 2018

Table 103. Share of Denied Home Purchase Loans Citing Collateral as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	31.7%	22.8%	26.6%	24.3%	33.3%	23.1%	26.2%
Cook County	25.1%	21.0%	23.3%	22.4%	33.3%	22.3%	23.1%

Source: HMDA 2018

Table 104. Share of Denied Home Purchase Loans Citing Insufficient Cash (Downpayment/Closing Costs) as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	10.2%	11.7%	12.4%	11.9%	0.0%	7.9%	10.8%
Cook County	9.5%	11.7%	11.1%	12.2%	16.7%	9.3%	10.6%

Source: HMDA 2018

Table 105. Share of Denied Home Purchase Loans Citing Unverifiable Information as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	8.8%	9.5%	11.3%	16.5%	0.0%	8.5%	10.1%
Cook County	9.3%	8.4%	10.6%	13.8%	0.0%	8.0%	9.5%

Source: HMDA 2018

Table 106. Share of Denied Home Purchase Loans Citing Incomplete Credit Application as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	19.2%	11.0%	9.6%	13.3%	33.3%	17.6%	14.0%
Cook County	18.2%	10.1%	10.3%	11.2%	50.0%	15.3%	13.4%

Source: HMDA 2018

Table 107. Share of Denied Home Purchase Loans Citing Mortgage Insurance Denial as a Reason for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	0.1%	0.7%	0.2%	0.5%	0.0%	0.2%	0.3%
Cook County	0.4%	0.8%	0.4%	0.4%	16.7%	0.6%	0.5%

Source: HMDA 2018

Table 108. Share of Denied Home Purchase Loans Citing Other/Unspecified Reasons for Denial by Race/Ethnicity

Jurisdiction	White, Non-Hispanic	Black, Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non-Hispanic	American Indian/Alaska Native, Non-Hispanic	Other/Unspecified	Total
Chicago	11.2%	16.7%	13.5%	11.9%	0.0%	13.2%	13.5%

Jurisdiction	White, Non- Hispanic	Black, Non- Hispanic	Hispanic/Latino	Asian/Pacific Islander, Non- Hispanic	American Indian/Alaska Native, Non- Hispanic	Other/Unspecified	Total
<u>Cook County</u>	11.4%	14.8%	13.6%	10.4%	0.0%	12.2%	12.8%

Source: HMDA 2018

Supporting Figures

Race/Ethnicity

Figure 1. Race/Ethnicity Dot Density (2013-2017)

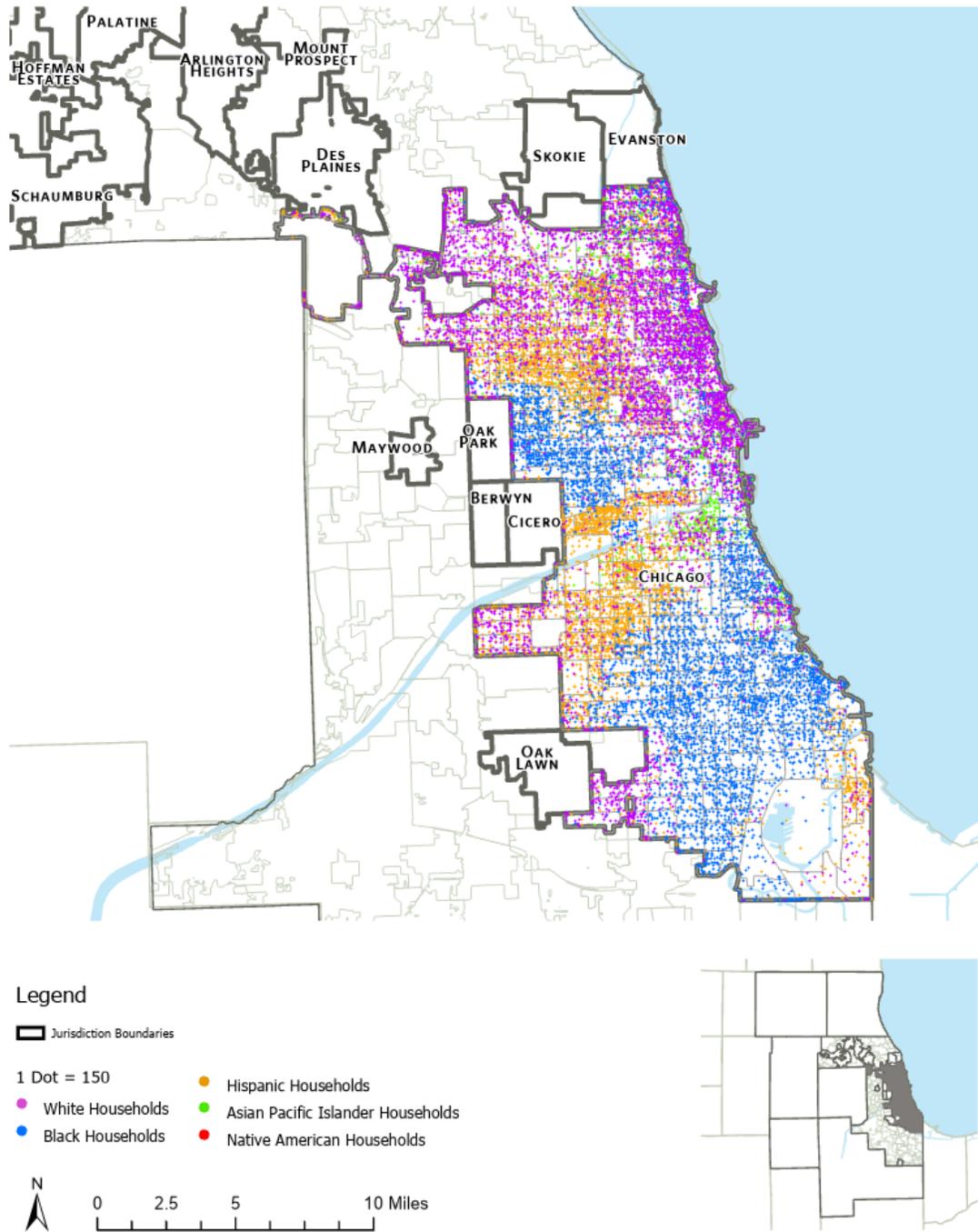


Figure 2. Predominant Racial or Ethnic Groups by Census Tract 1990-2017 – Asian

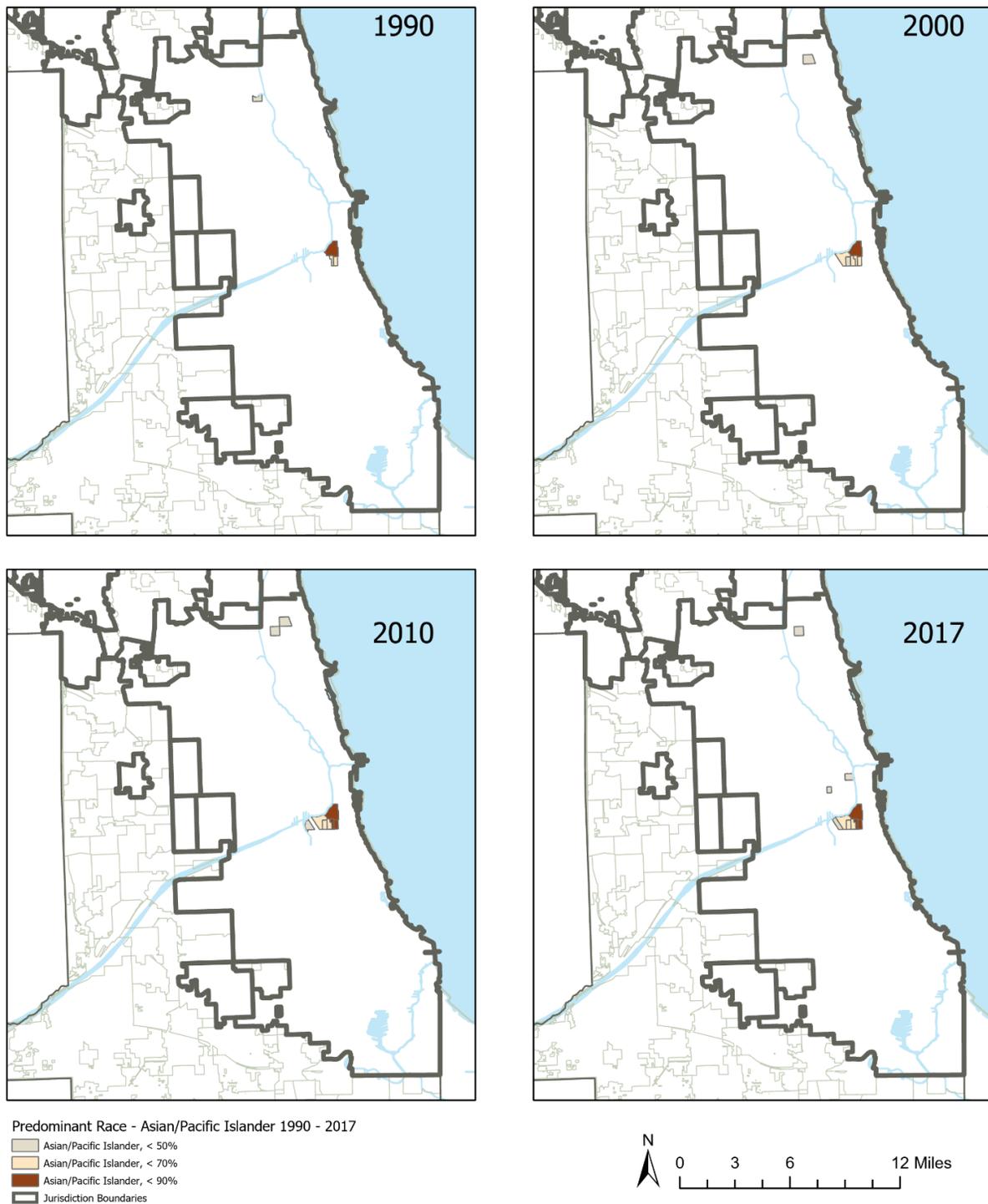
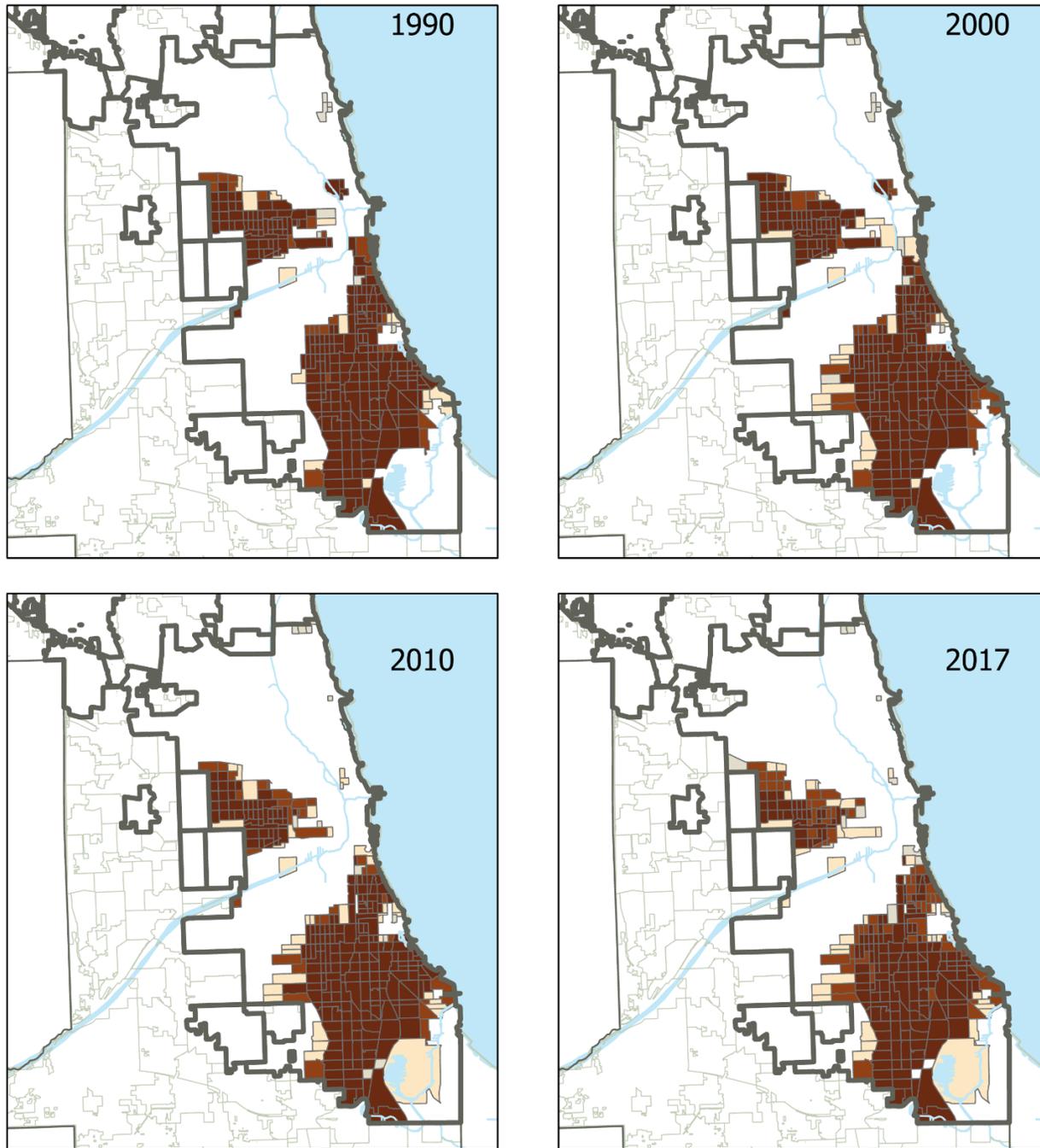


Figure 3. Predominant Racial or Ethnic Groups by Census Tract 1990-2017 - Black



Predominant Race - Black 1990 - 2017

- Black, < 50%
- Black, < 70%
- Black, < 90%
- Black, >= 90%
- Jurisdiction Boundaries

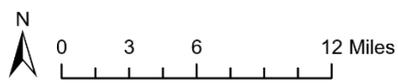


Figure 4. Predominant Racial or Ethnic Groups by Census Tract 1990-2017 – Hispanic

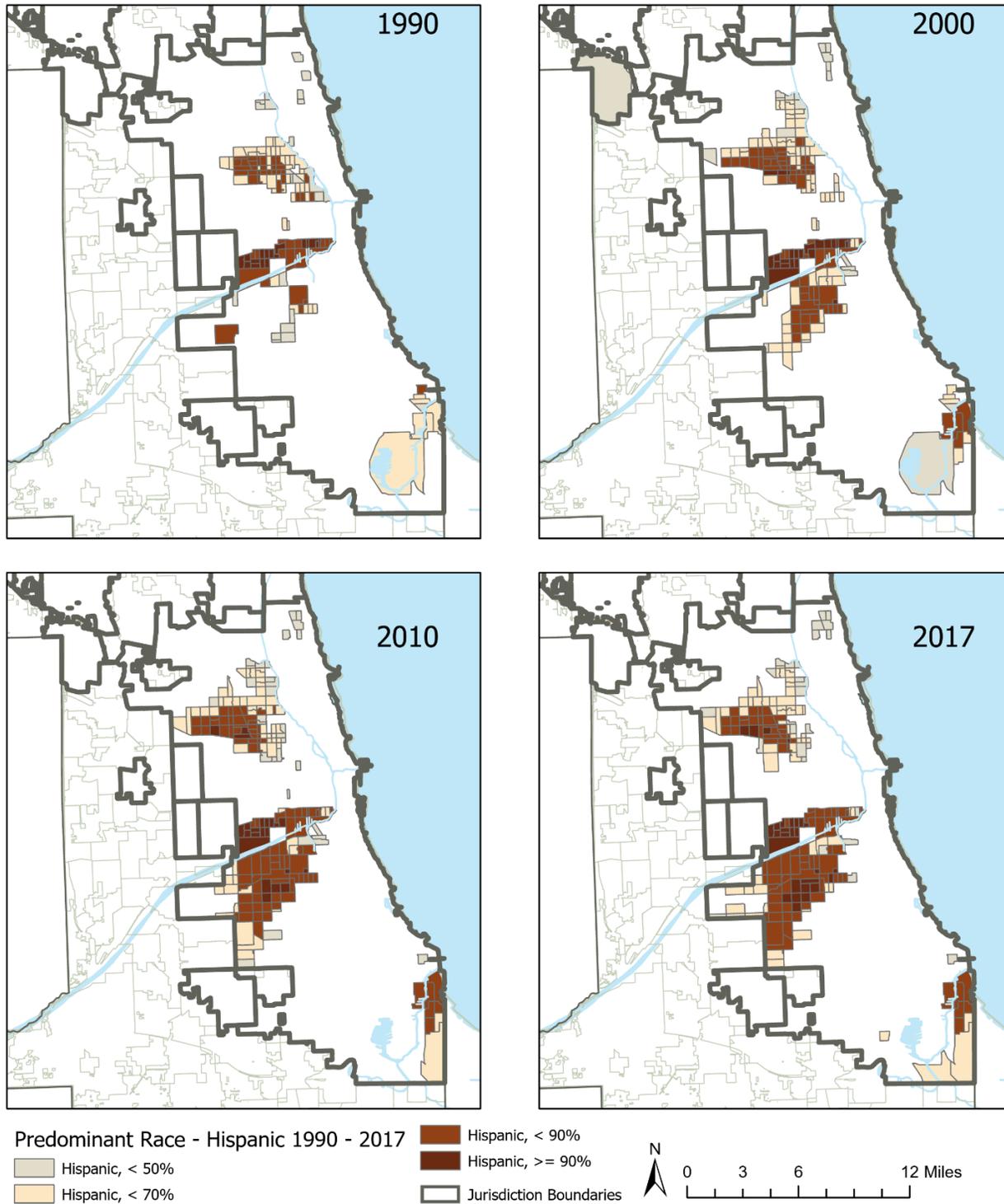
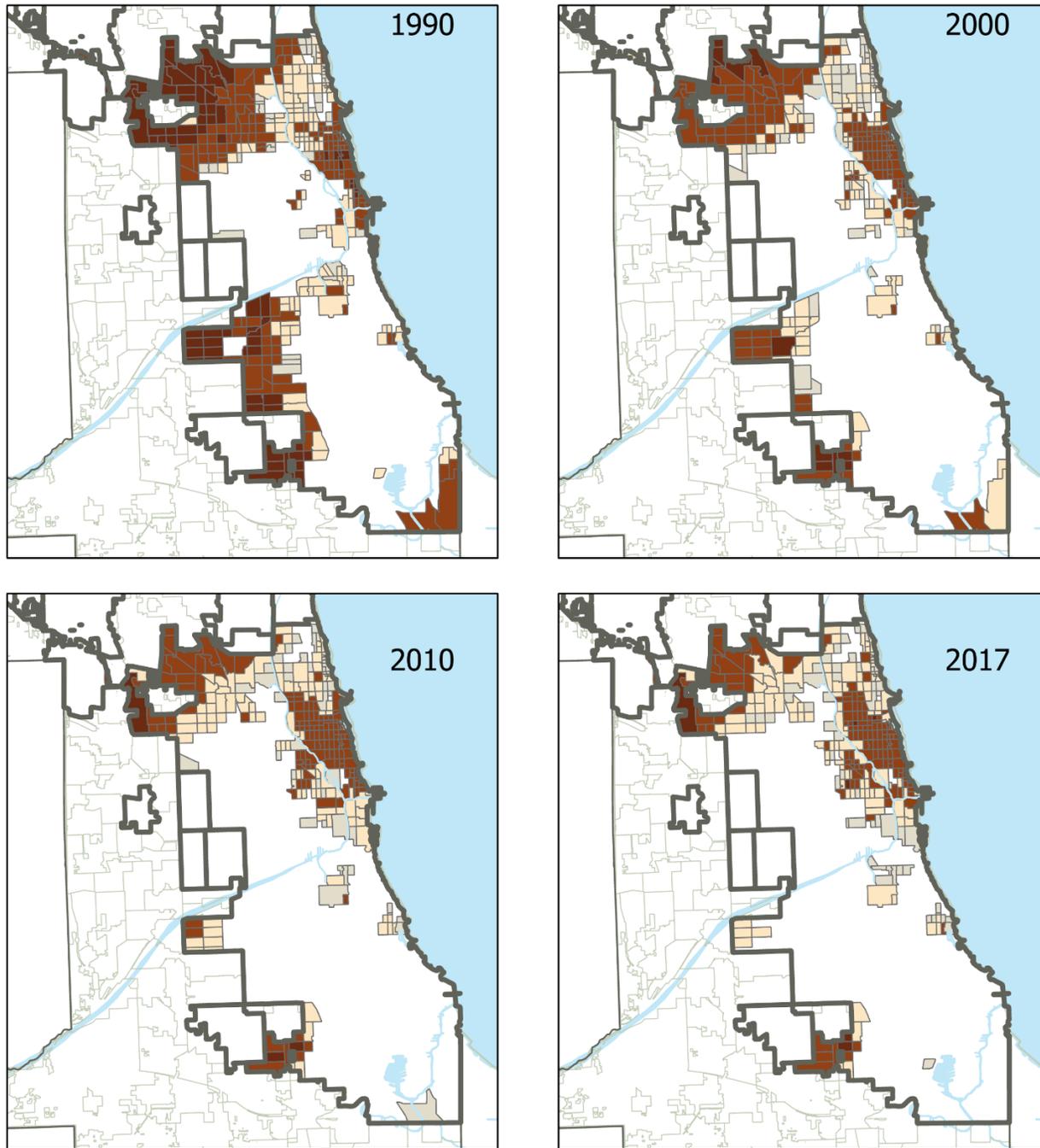
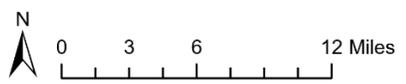


Figure 5. Predominant Racial or Ethnic Groups by Census Tract 1990-2017 – White



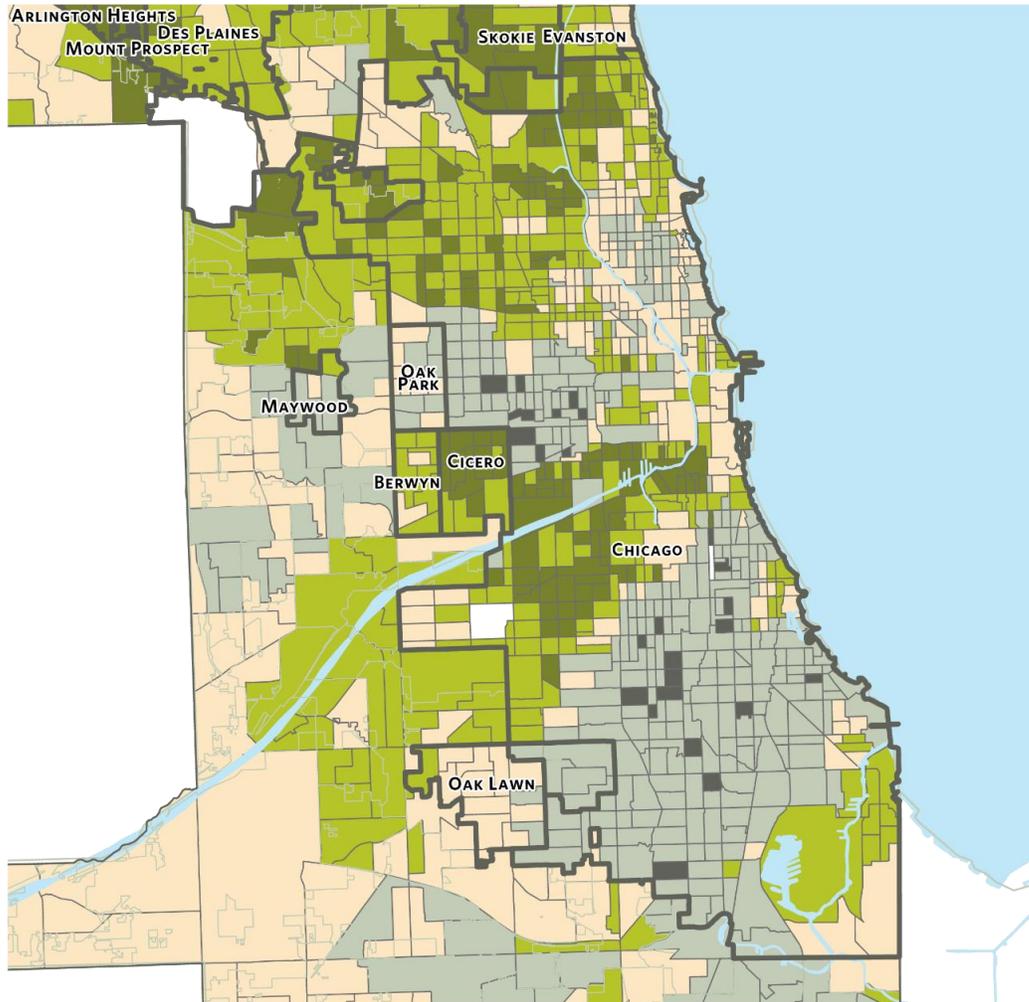
Predominant Race - White 1990 - 2017

- White, < 50%
- White, < 70%
- White, < 90%
- White, >= 90%
- Jurisdiction Boundaries



National Origin

Figure 6. % Foreign Born



Legend

Jurisdiction Boundaries

Percent Foreign Born Population

- ≤0%
- ≤10%
- ≤20%
- ≤40%
- ≤70.46%

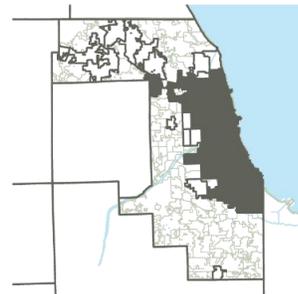
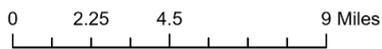


Figure 7. % from China, excluding Hong Kong

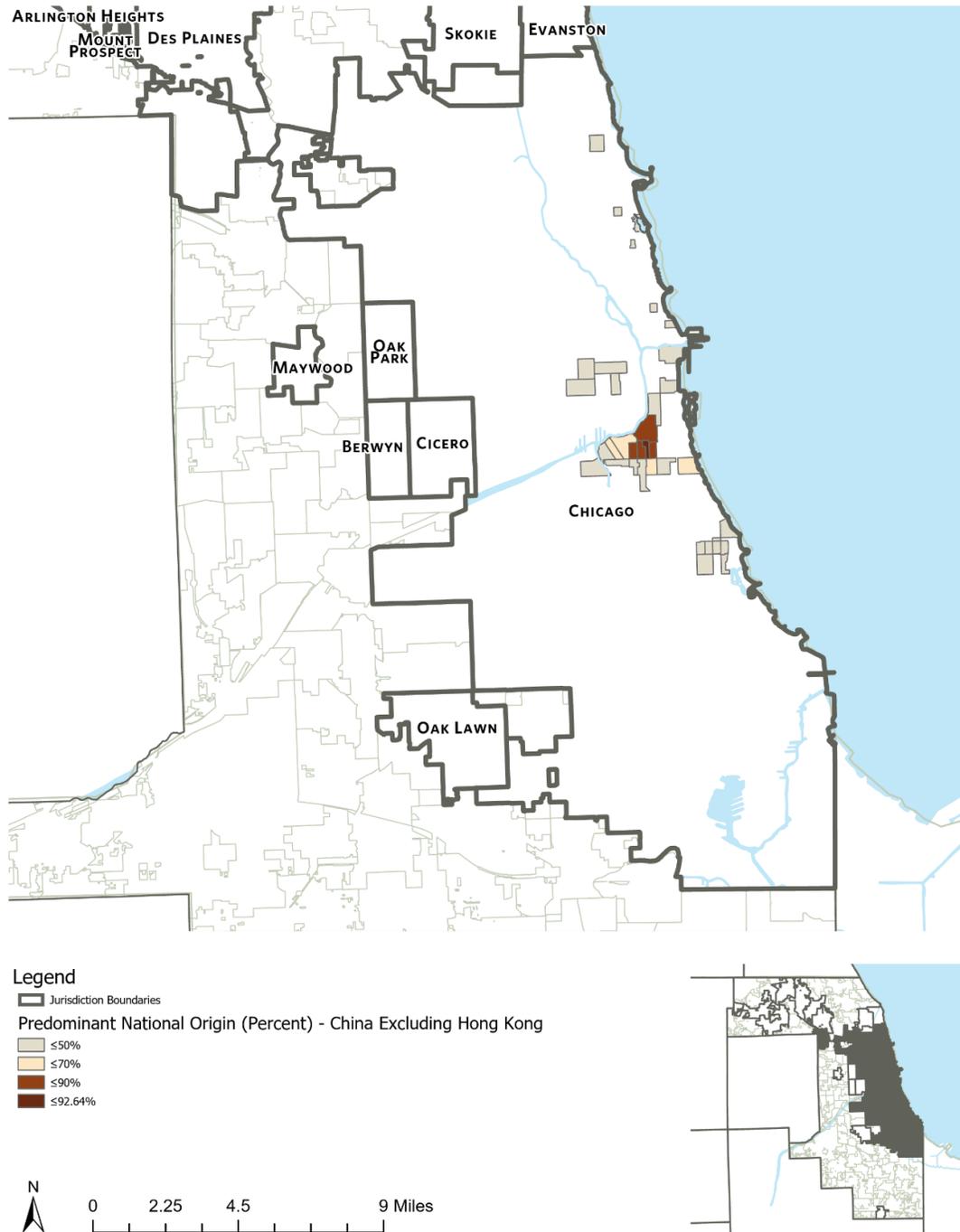


Figure 8. % from Asia, excluding China

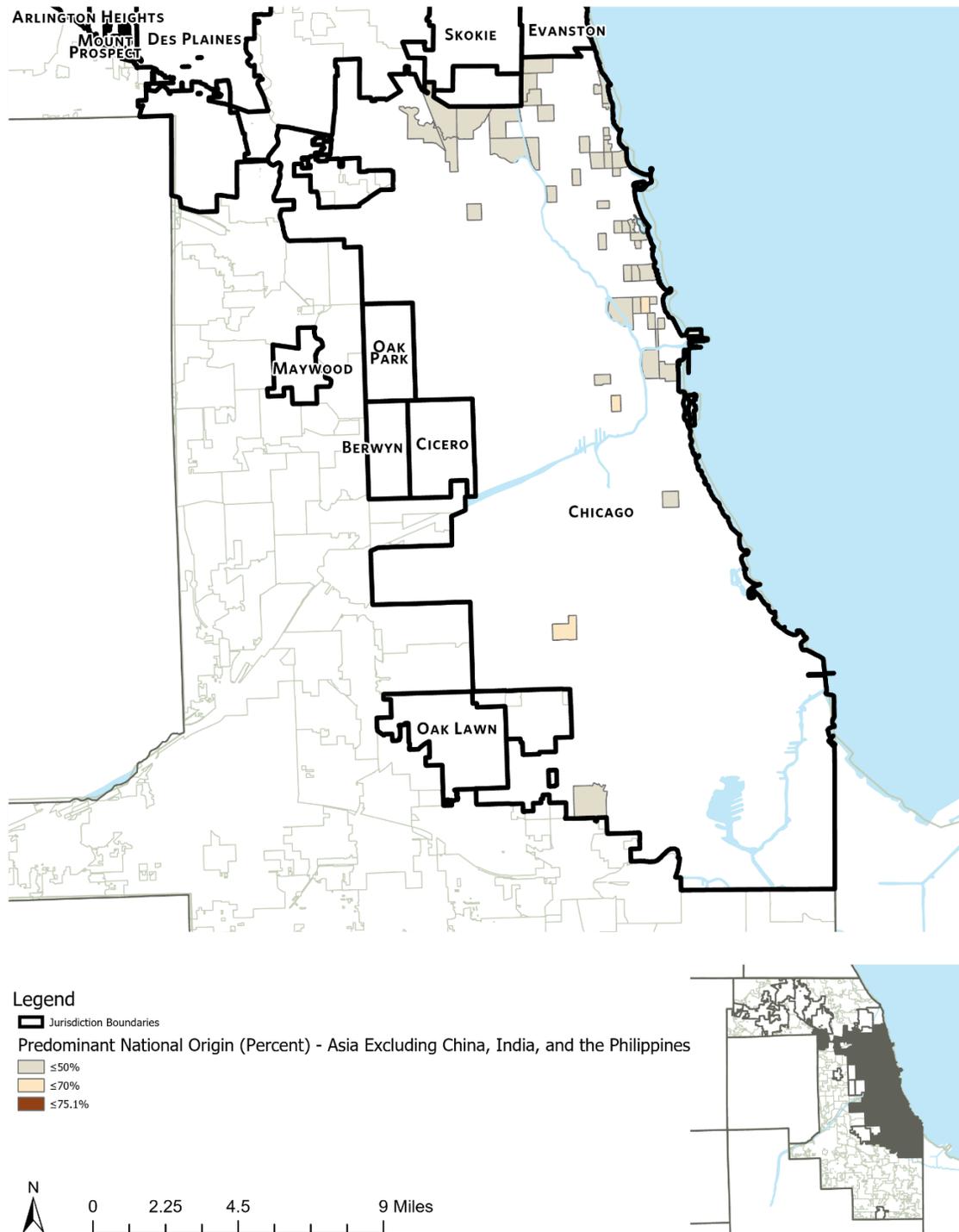
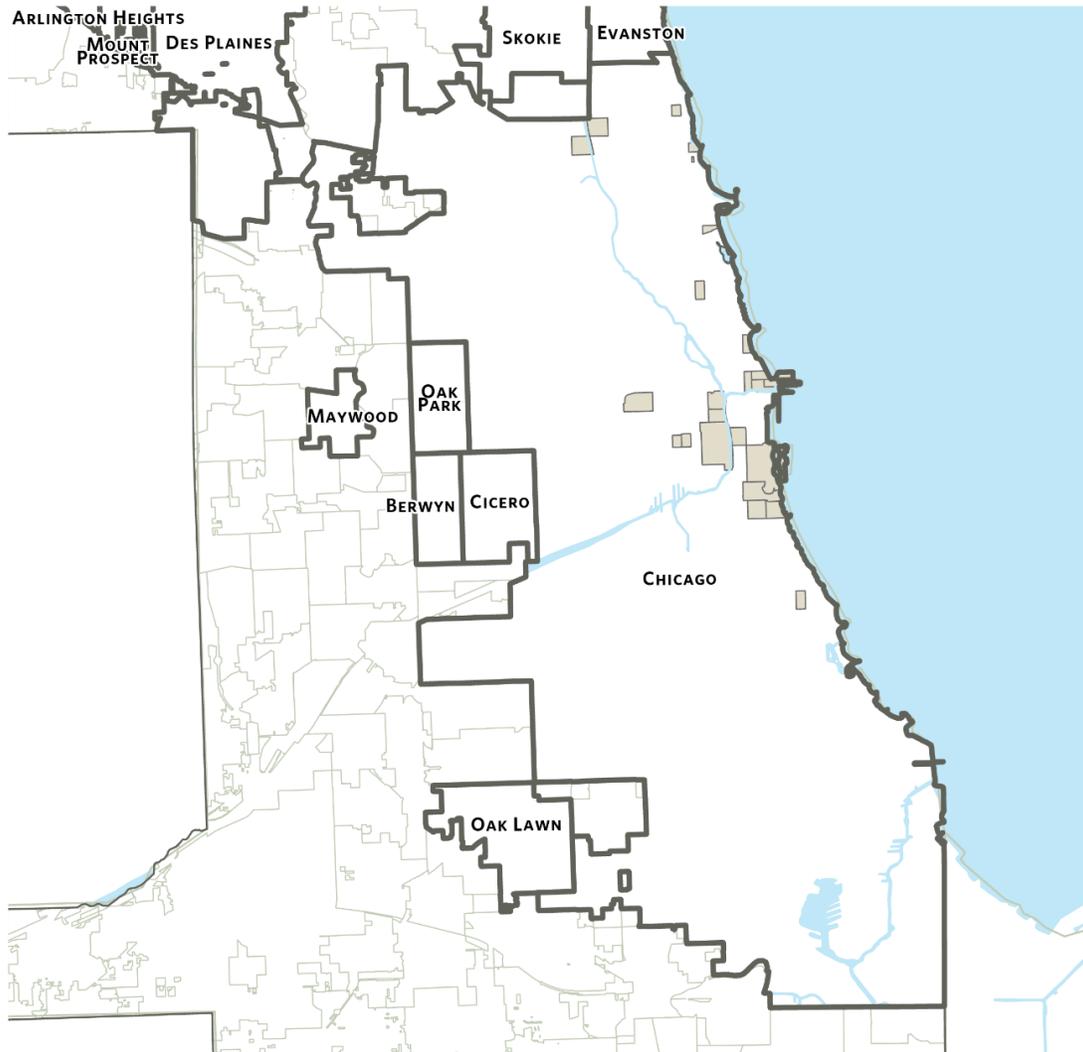


Figure 9. % from India



Legend

□ Jurisdiction Boundaries

Predominant National Origin (Percent) - India

- ≤50%
- ≤70%
- ≤90%
- ≤100%

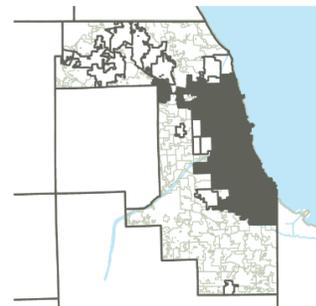
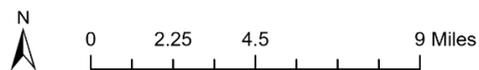


Figure 10. % from Philippines

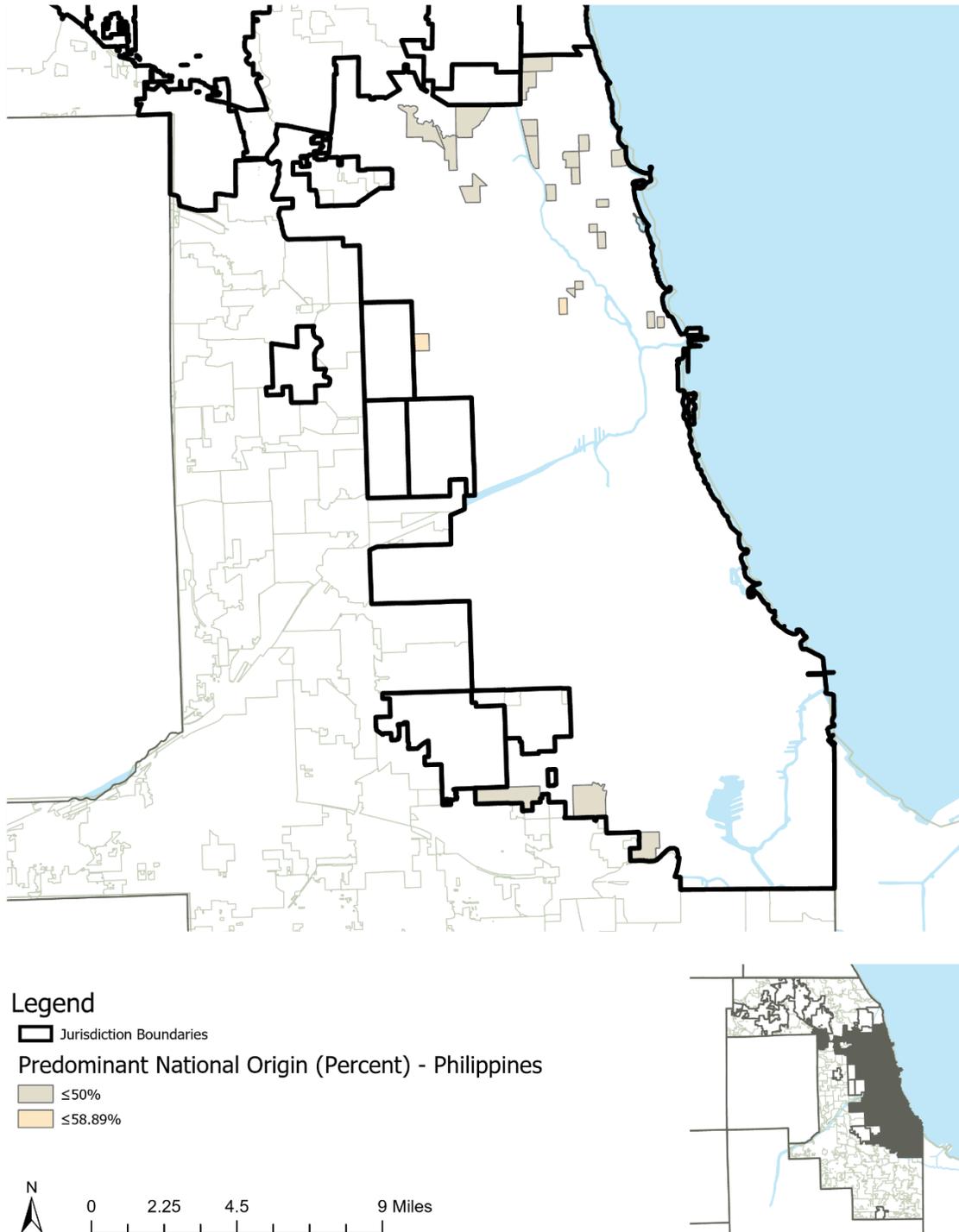
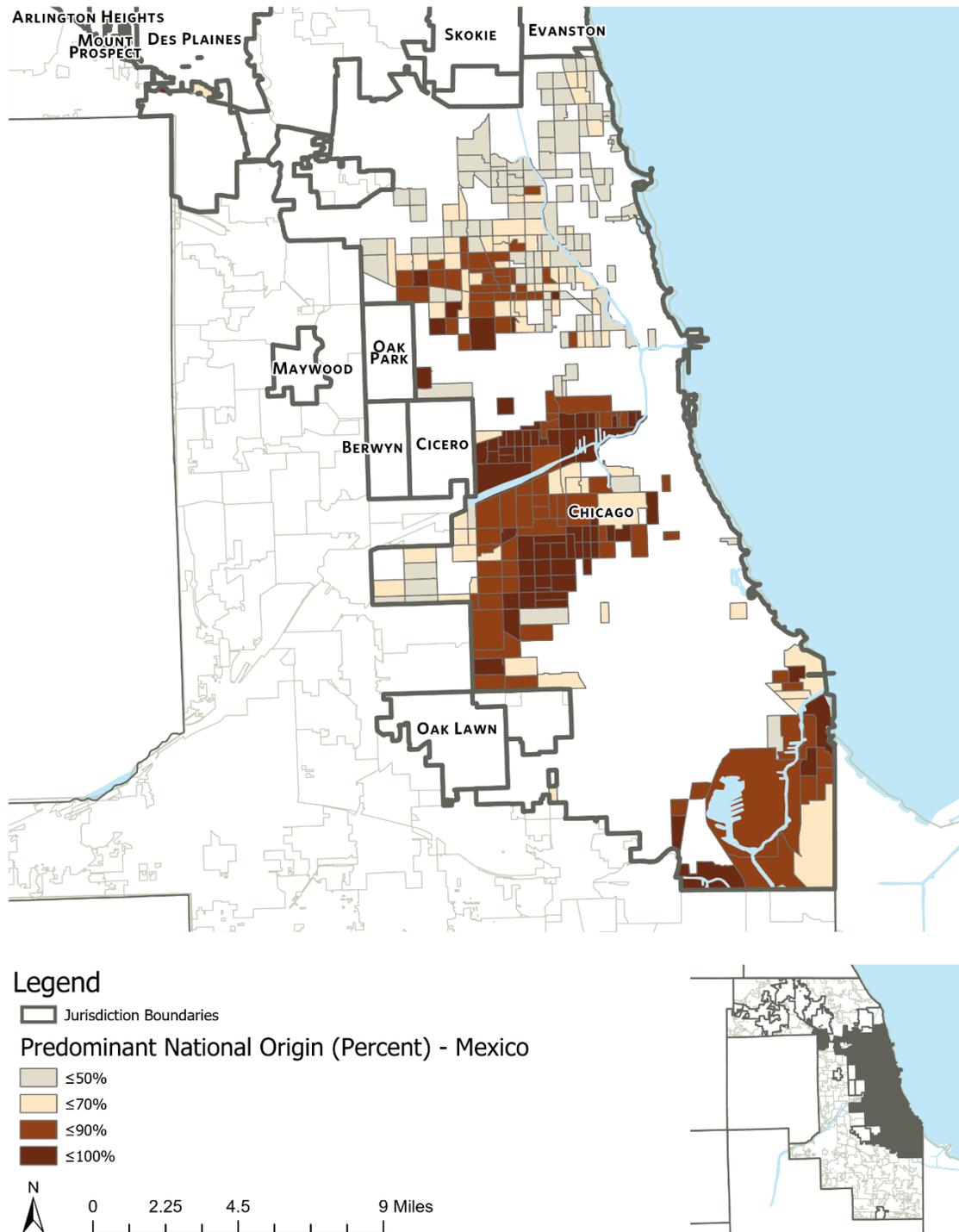
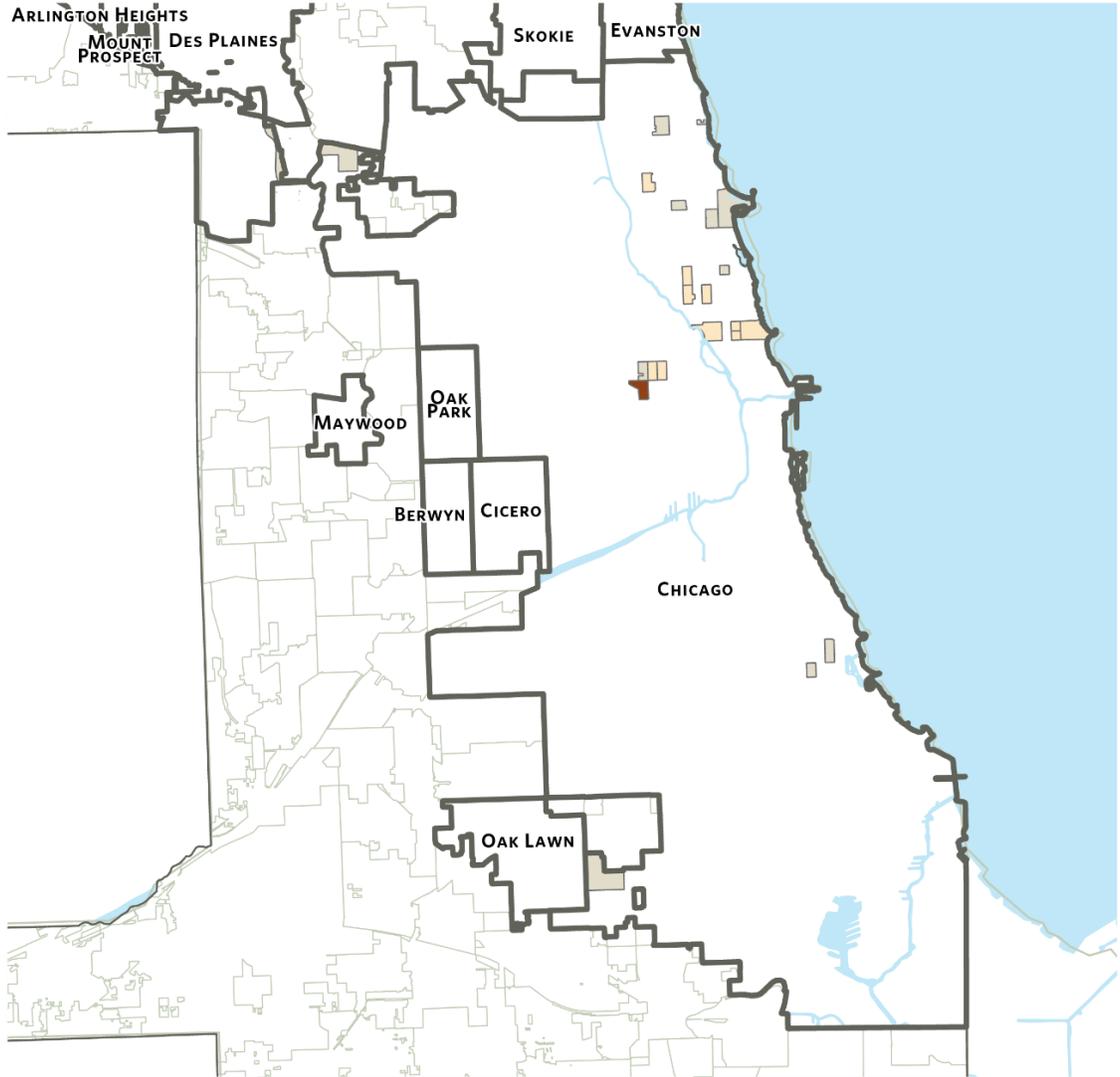


Figure 11. % from Mexico





Legend

Jurisdiction Boundaries

Predominant National Origin (Percent) - Europe Excluding Poland

≤50%

≤70%

≤77.3%

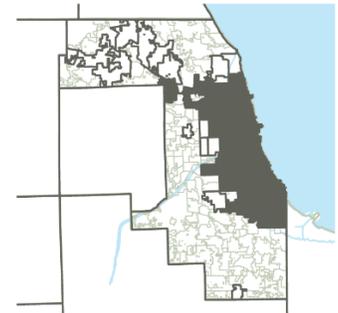
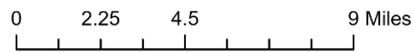


Figure 13. % from Poland

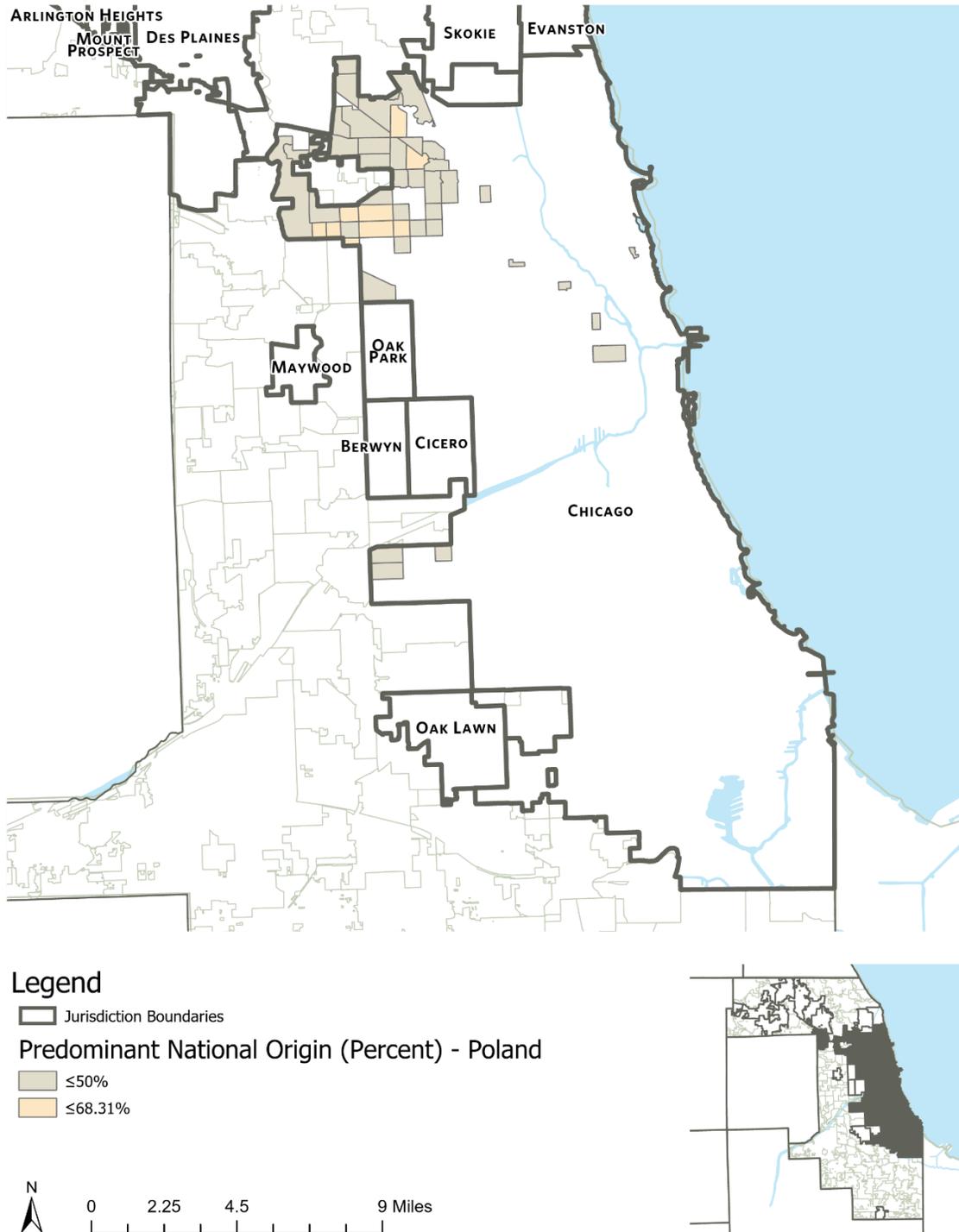


Figure 14. % from Central America

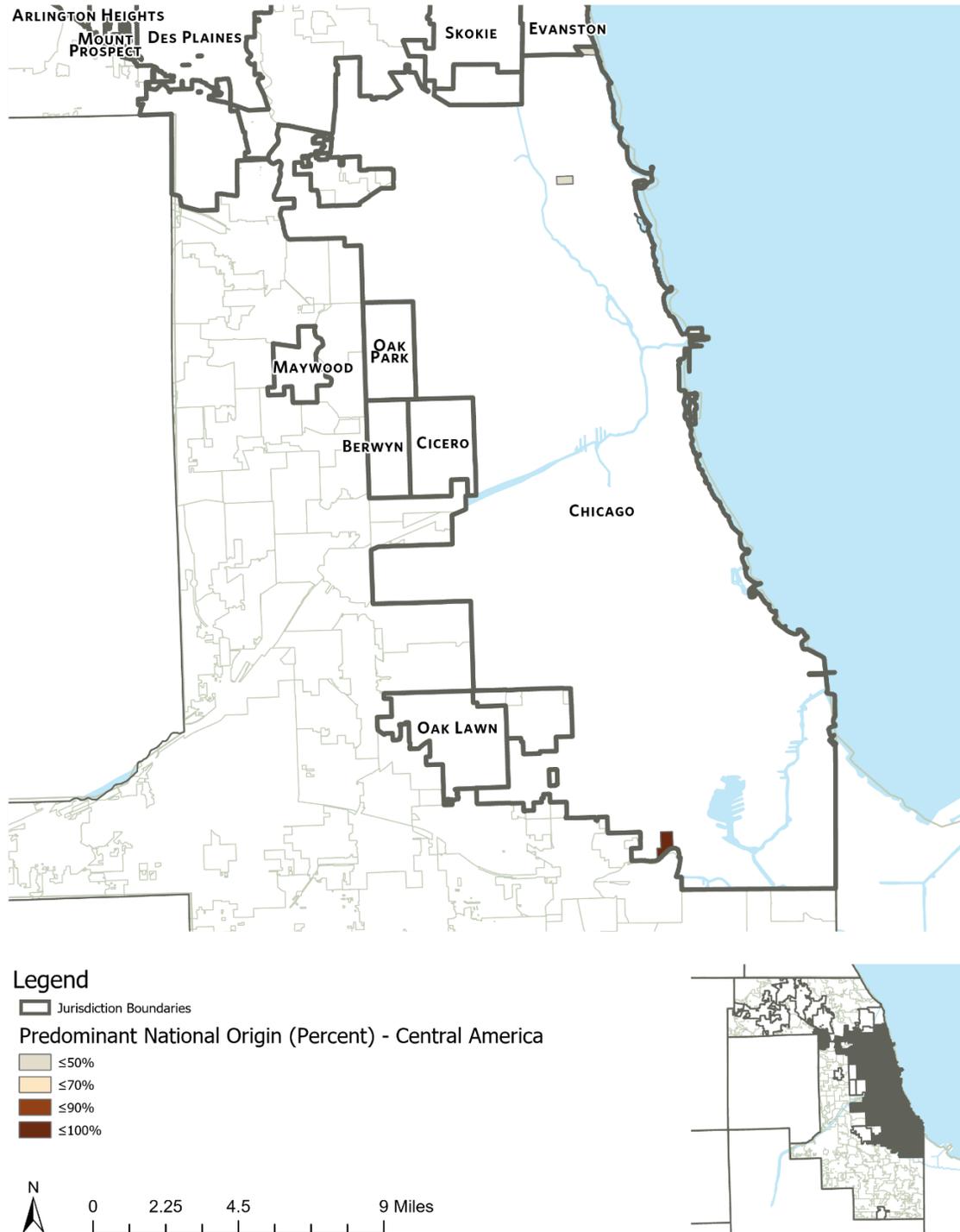


Figure 15. % from Africa

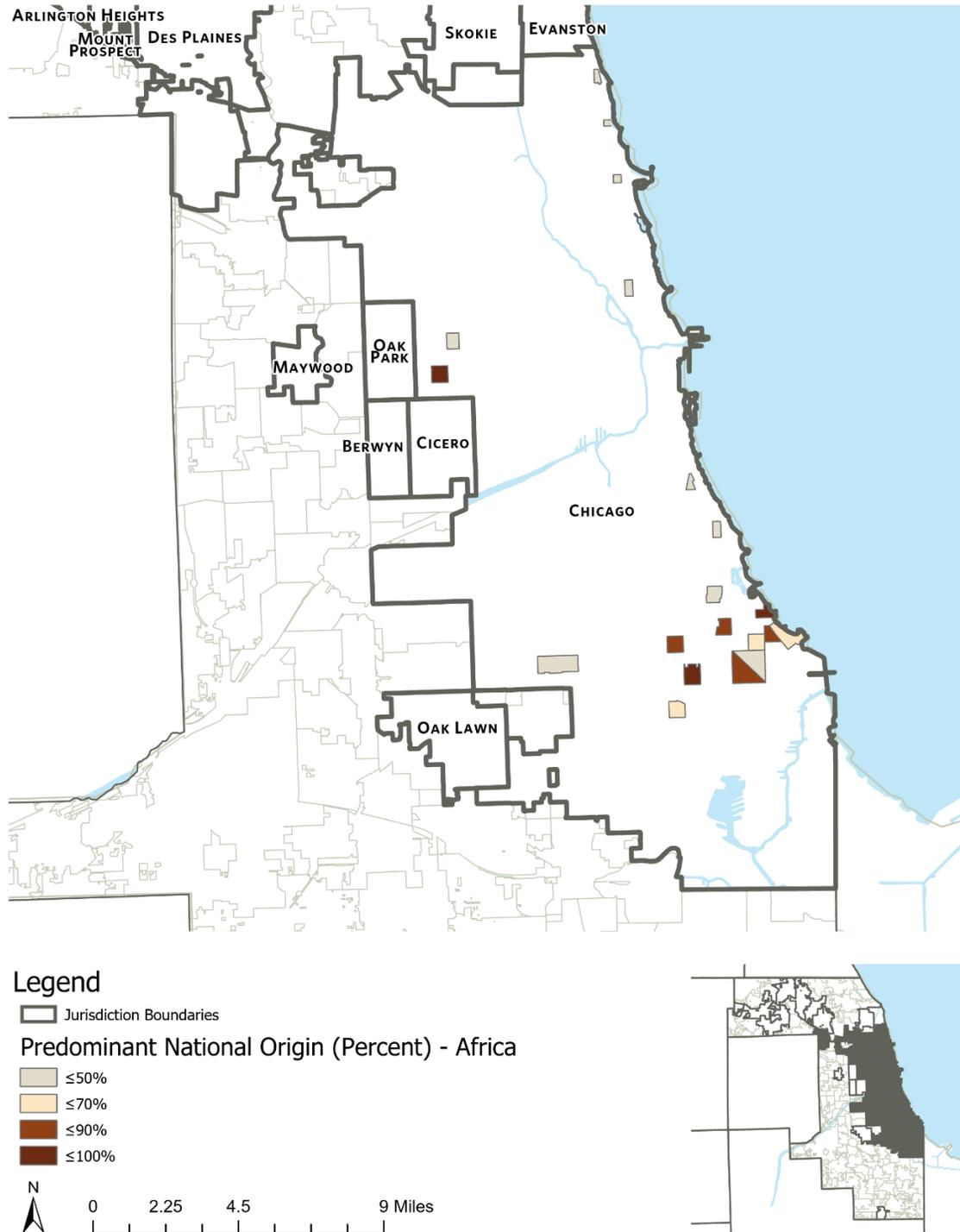


Figure 16. % from Asia, excluding China

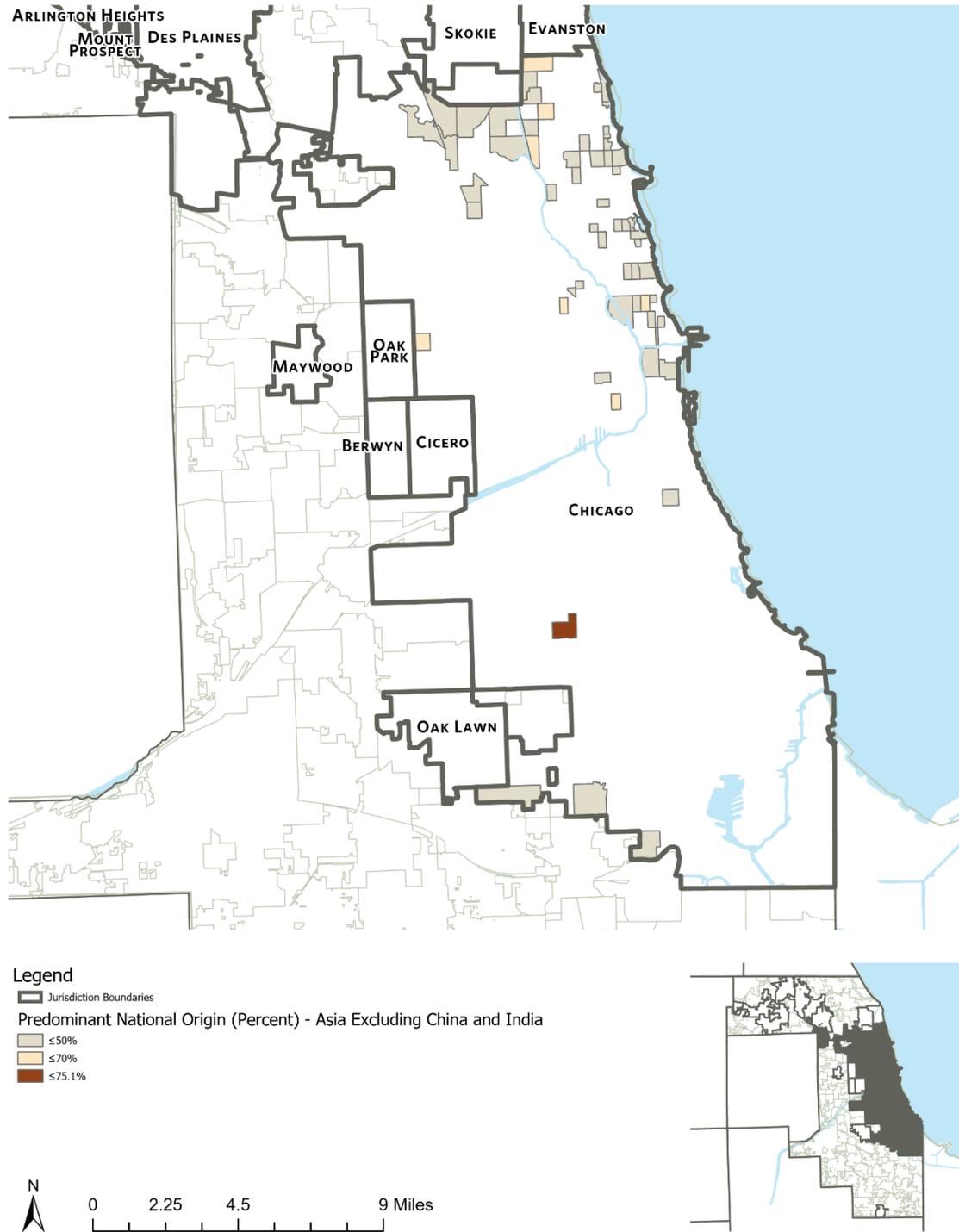
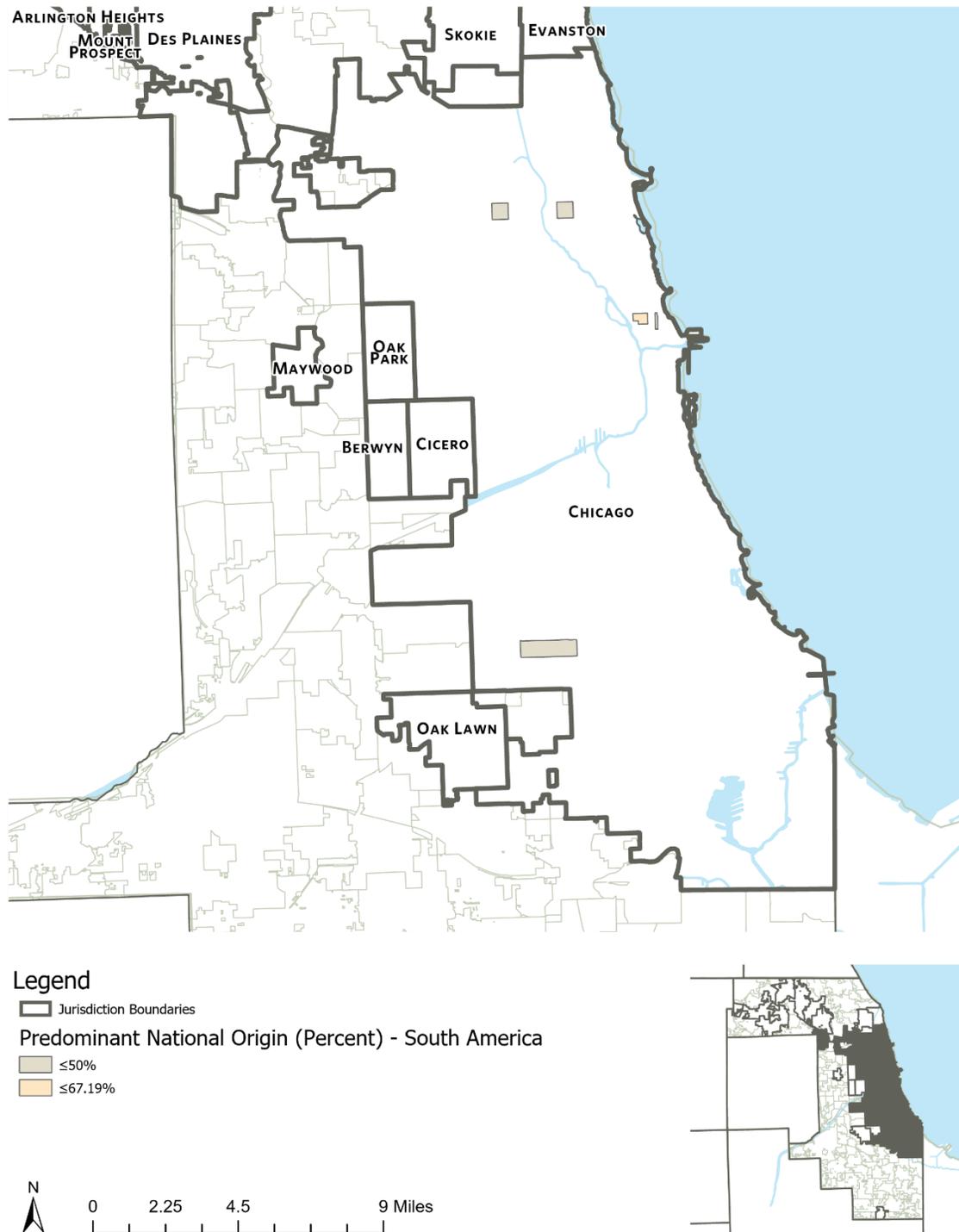
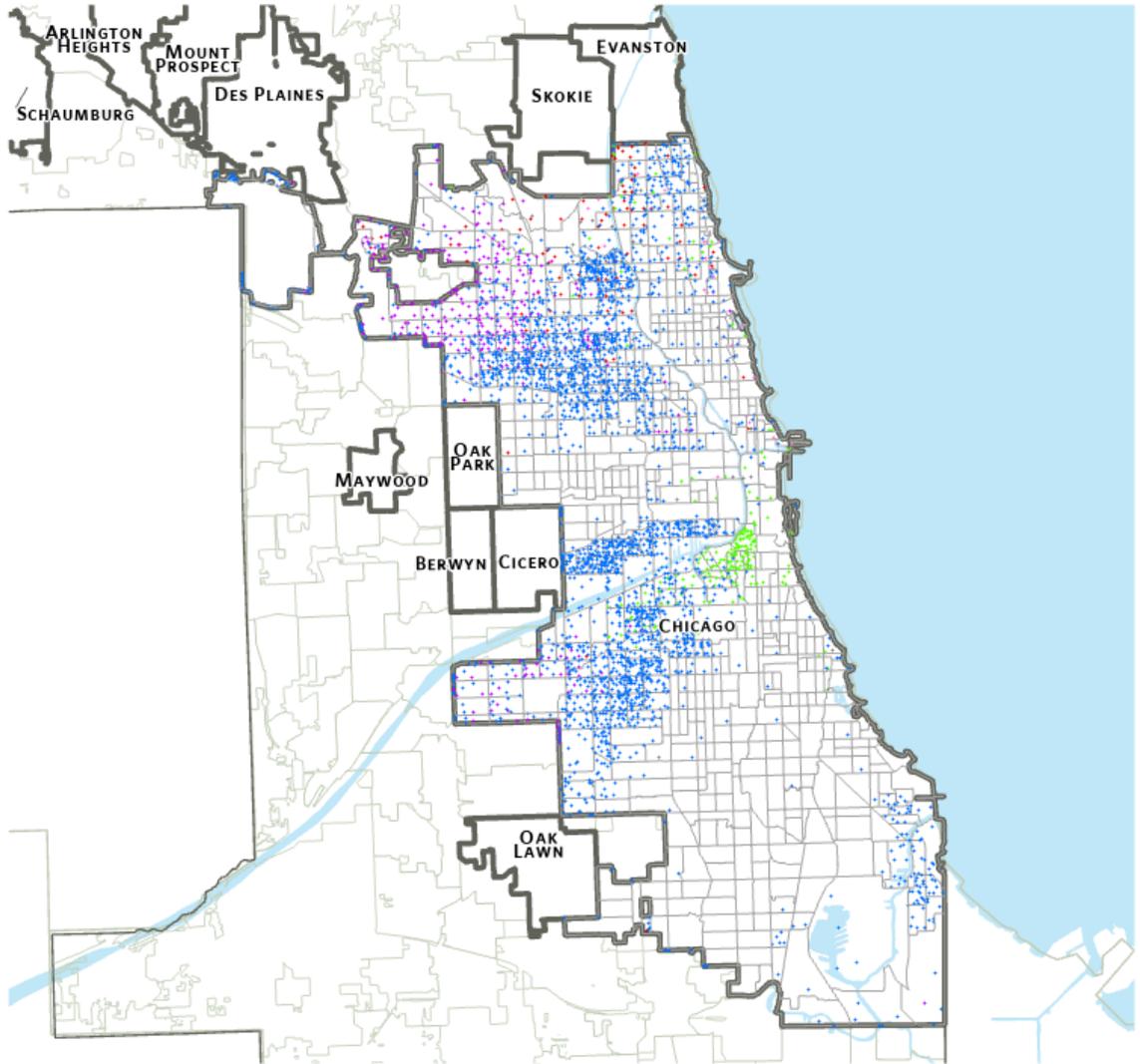


Figure 17. % from South America



LEP



Legend

-  Jurisdiction Boundaries
- 1 Dot = 100
-  Spanish
-  Polish
-  Chinese
-  Tagalog
-  Russian
-  Arabic
-  Korean

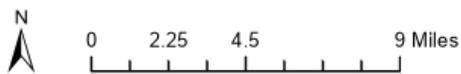
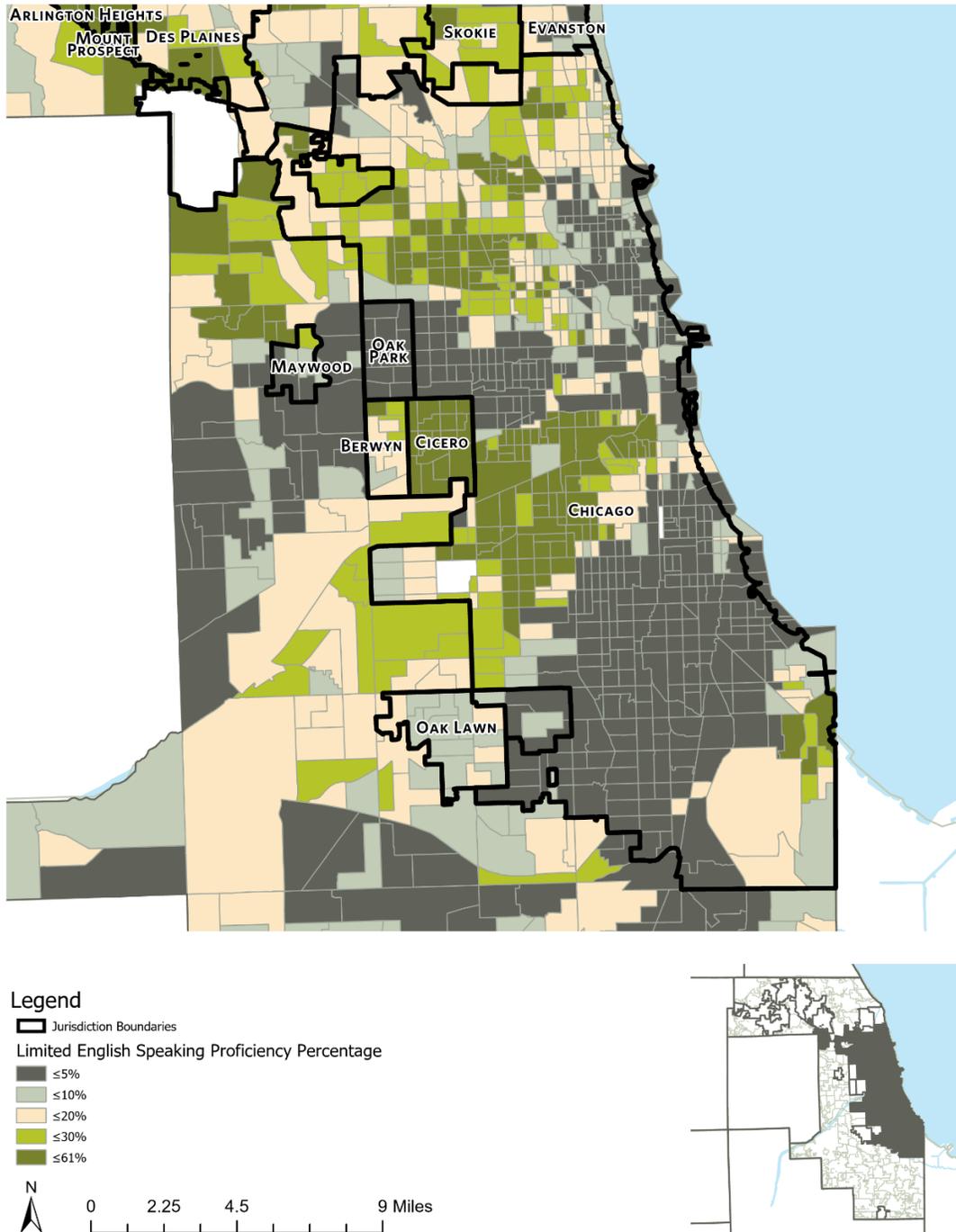


Figure 19. % LEP



Disability

Figure 20. Disability Dot Density - Hearing, Vision, Cognitive

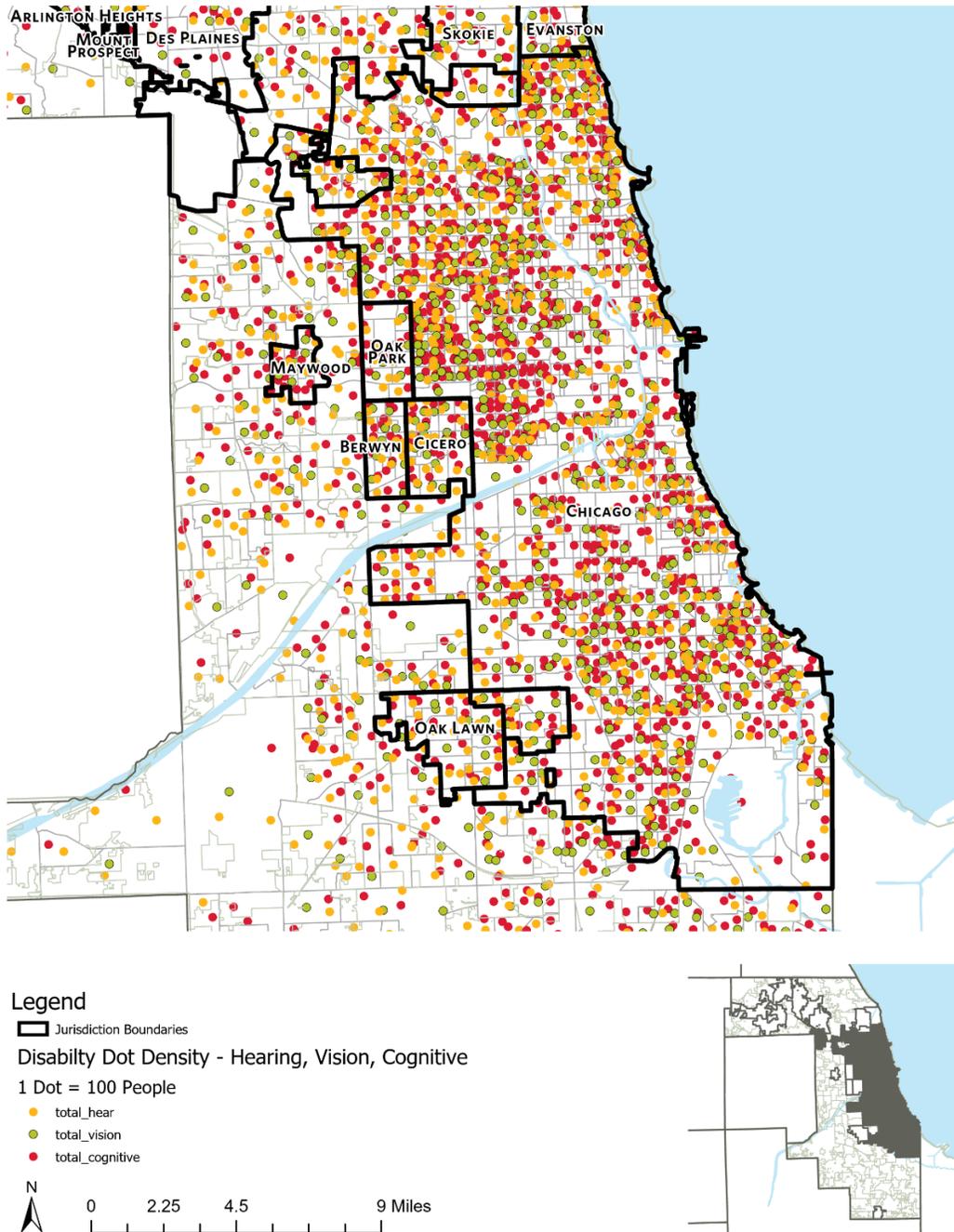
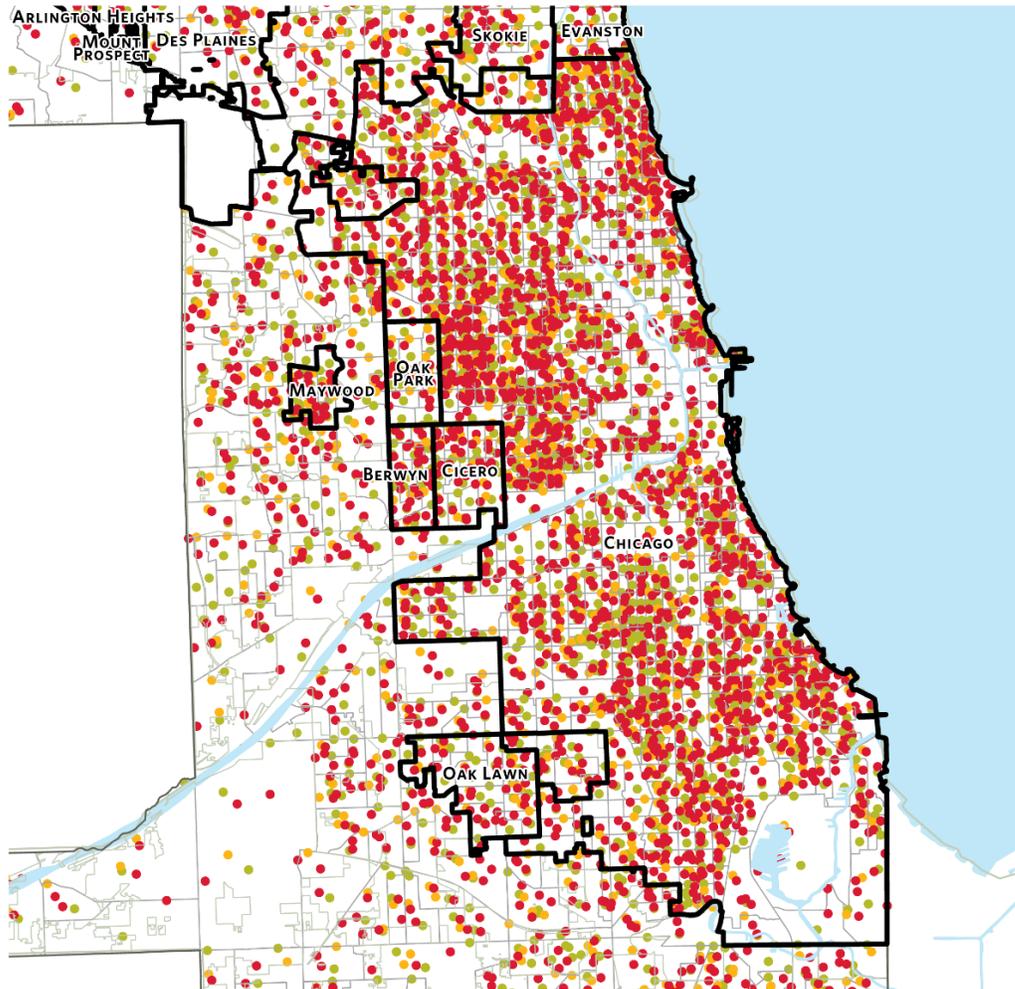


Figure 21. Disability Dot Density - Ambulatory, Self-Care, Independent Living



Legend

▭ Jurisdiction Boundaries

Disability Dot Density - Ambulatory, Self-Care, Independent Living

1 Dot = 100

● total_ambulatory

● total_self_care

● total_indep_living



0 2.25 4.5 9 Miles

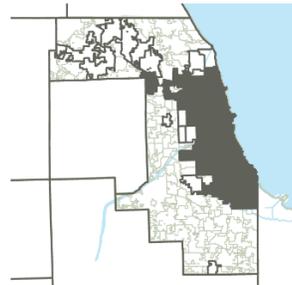


Figure 22. % of Population with a Disability

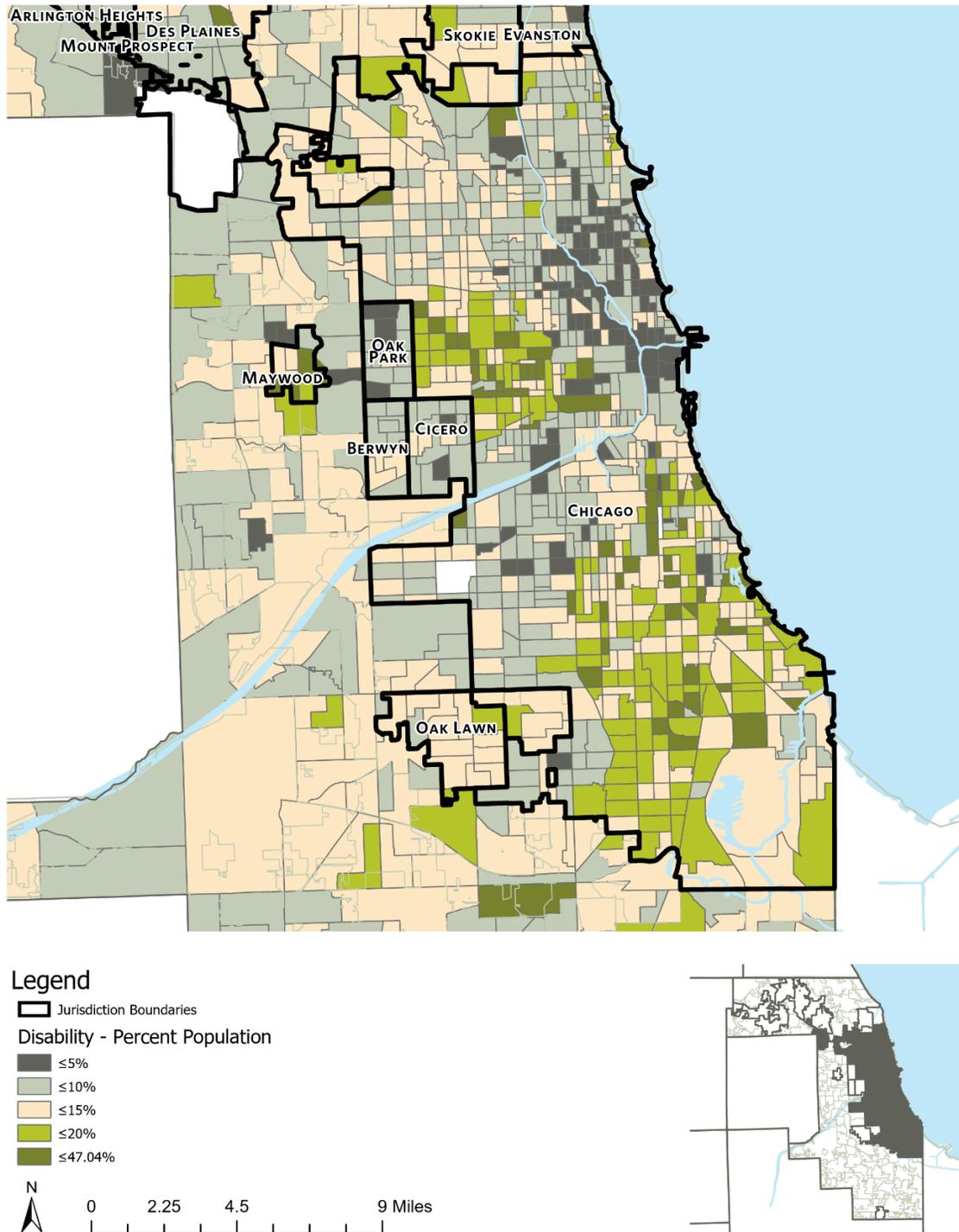


Figure 23. Disability Percent Vision— HUD, Census 2010

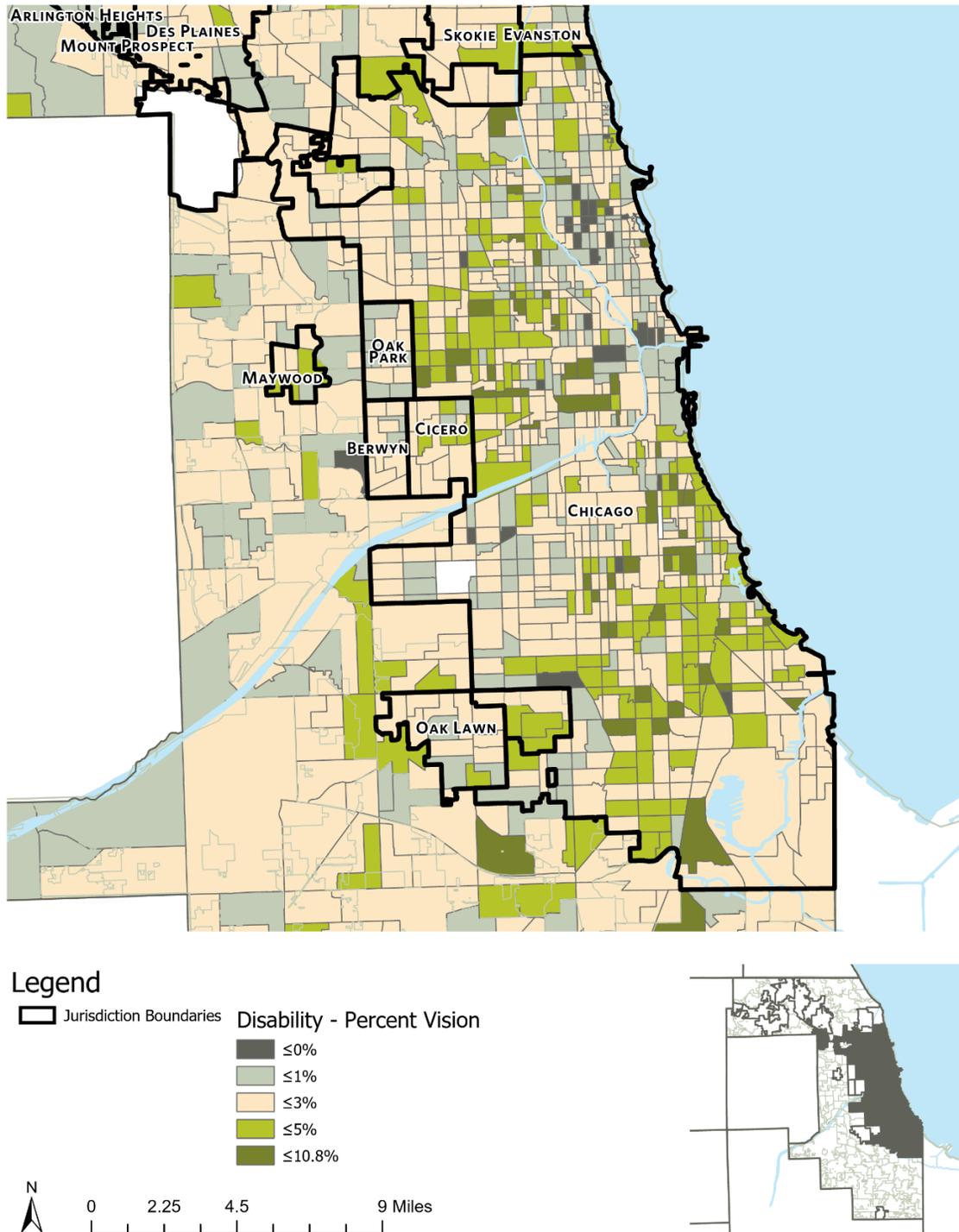


Figure 24. Disability Percent Ambulatory – HUD, Census 2010

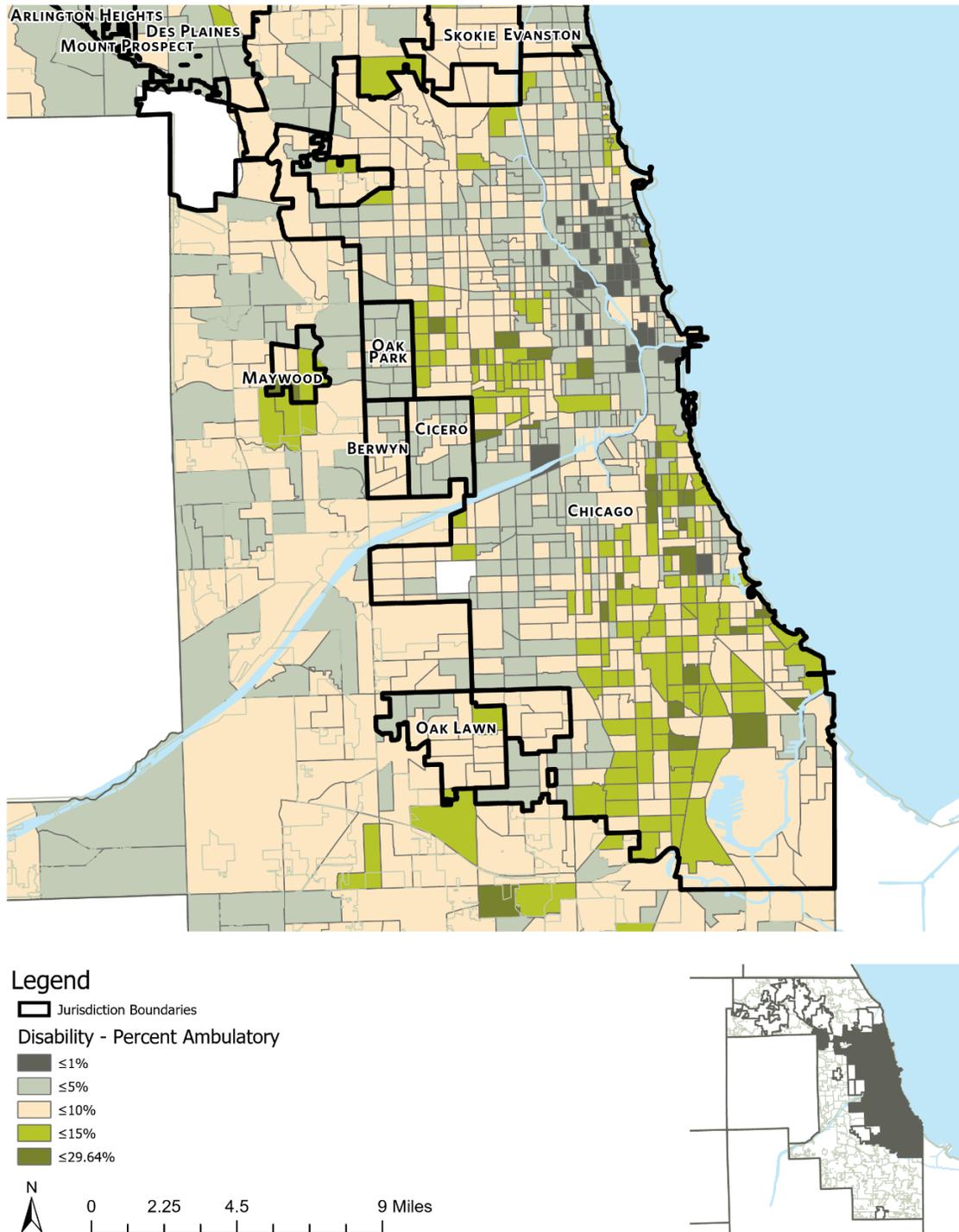


Figure 25. Disability Percent Cognitive— HUD, Census 2010

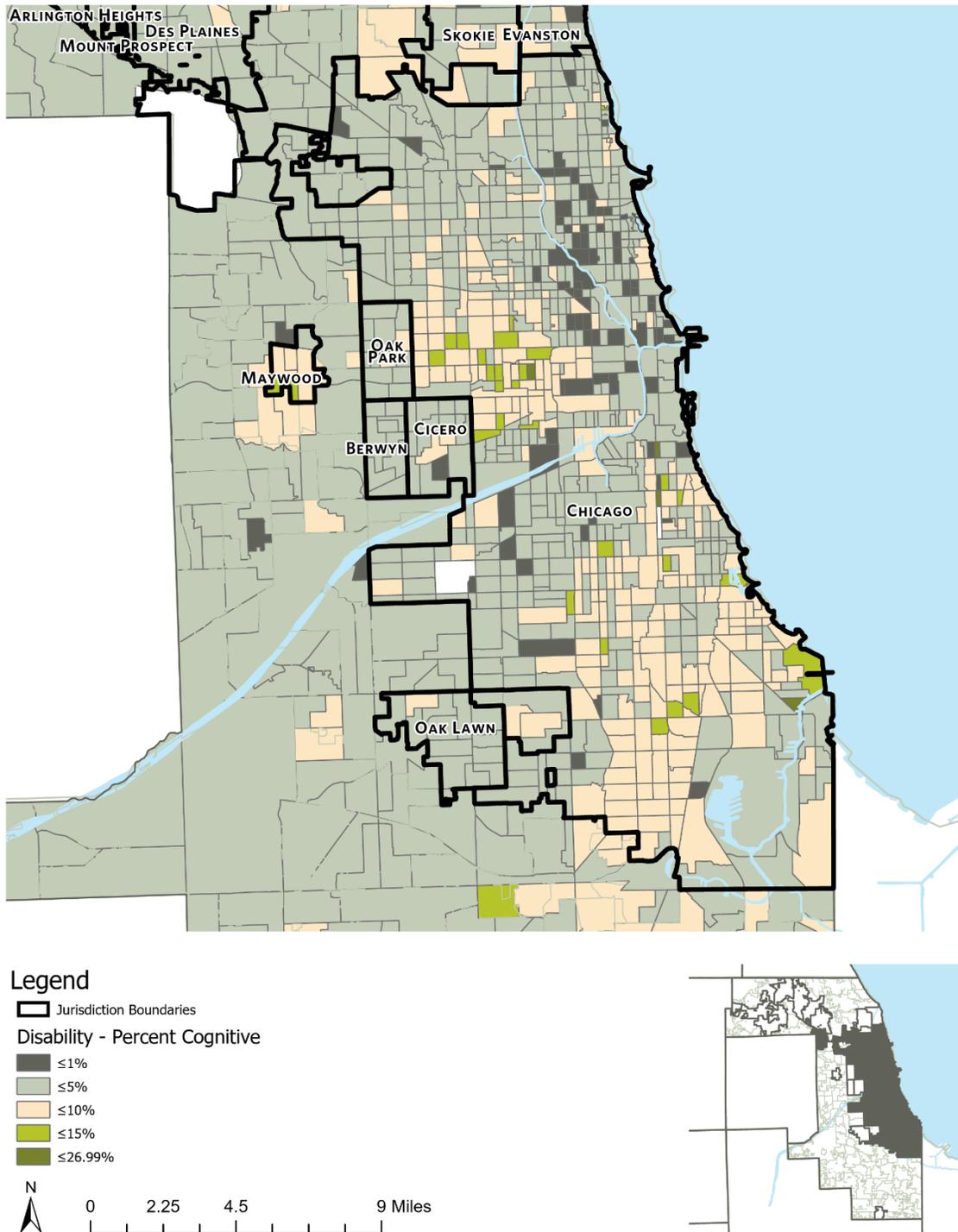


Figure 26. Disability Percent Selfcare– HUD, Census 2010

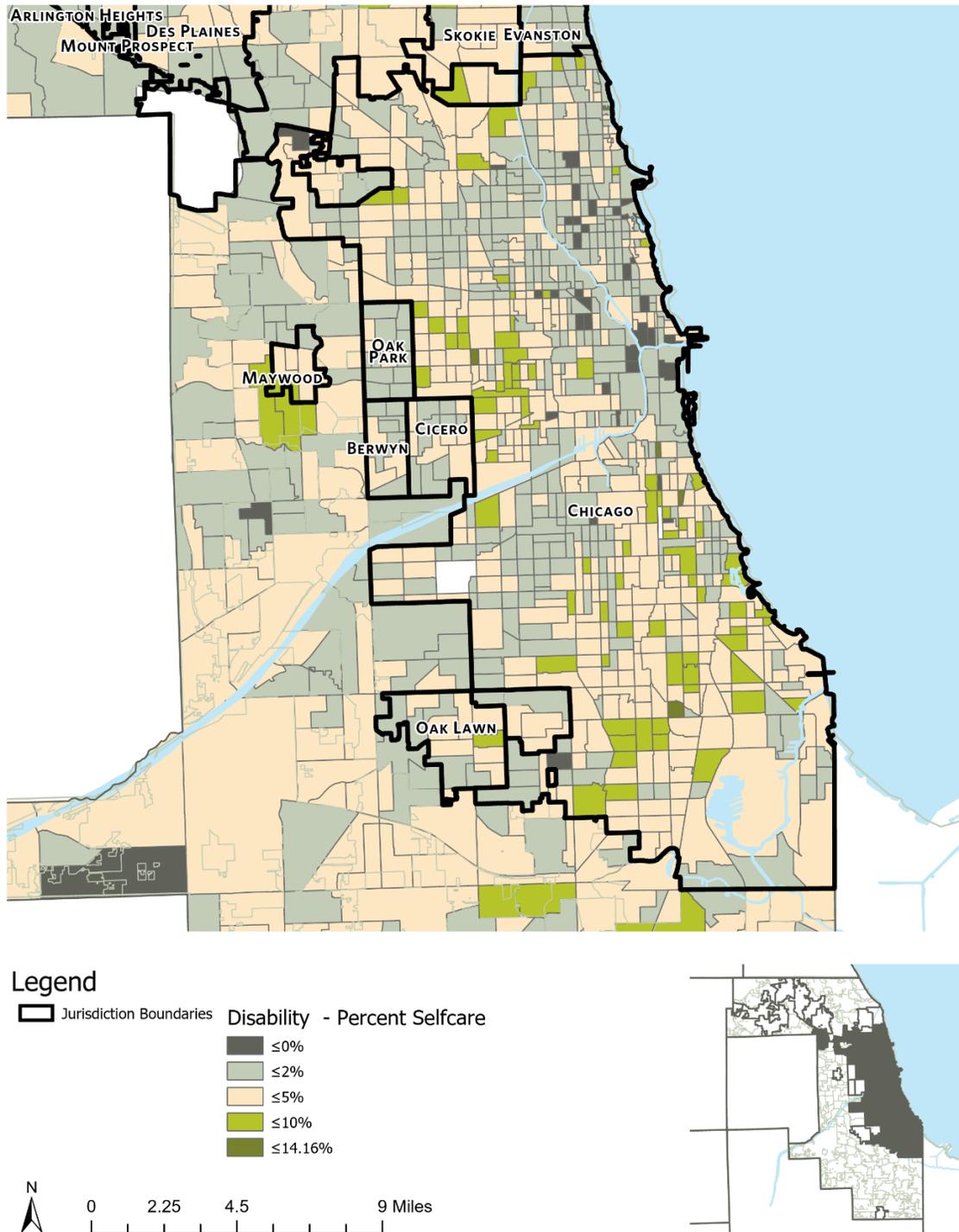


Figure 27. Disability Percent Hearing— HUD, Census 2010

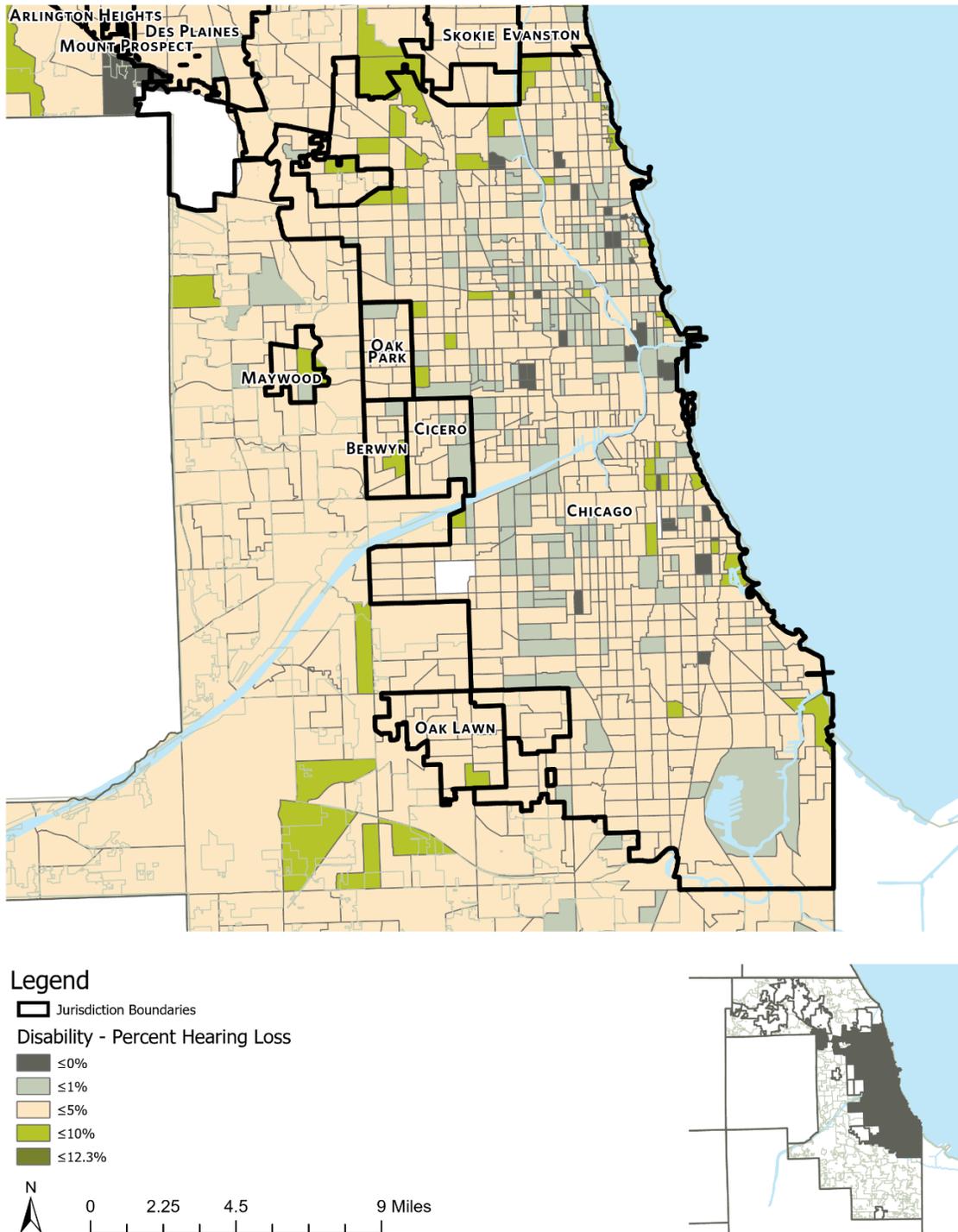
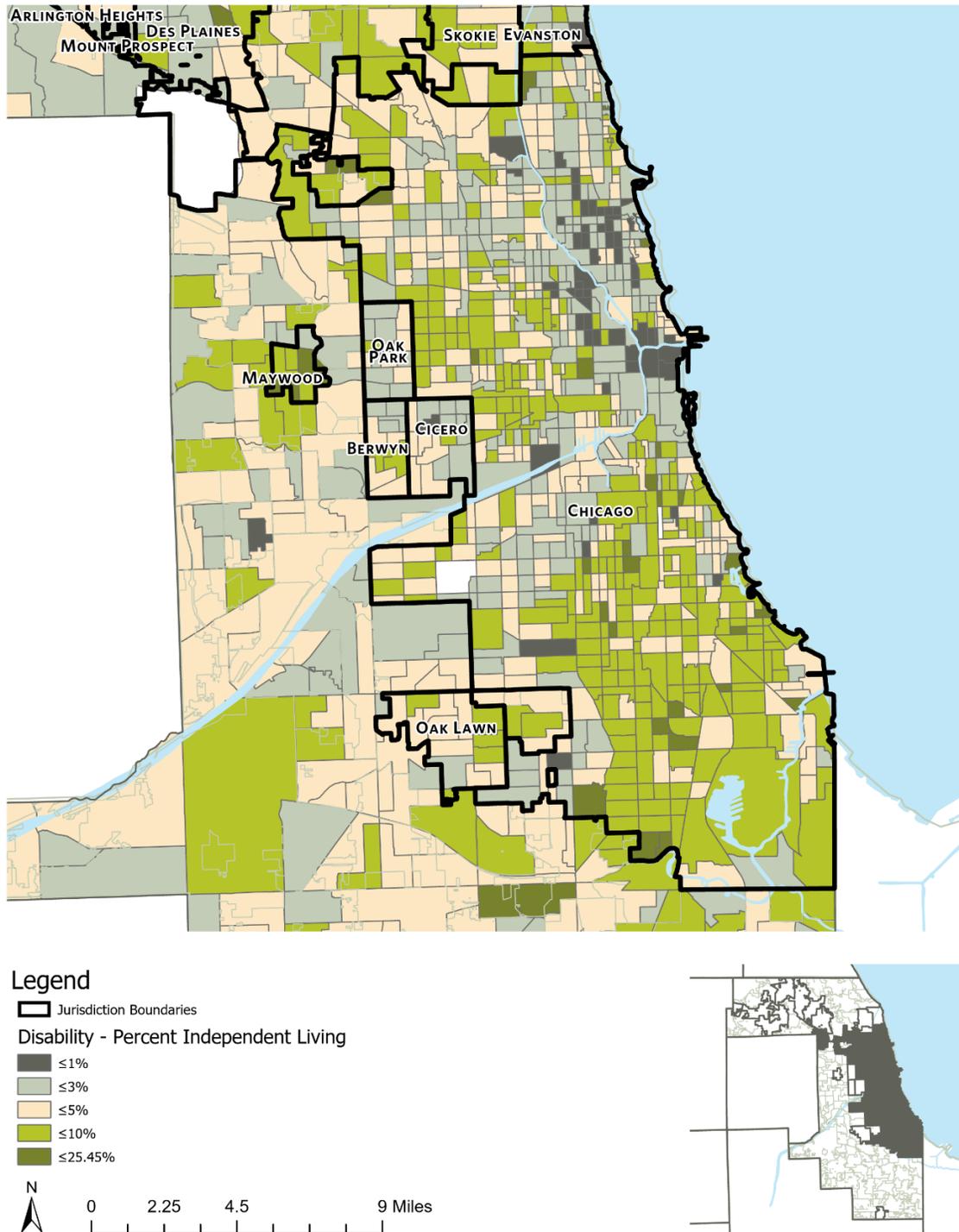
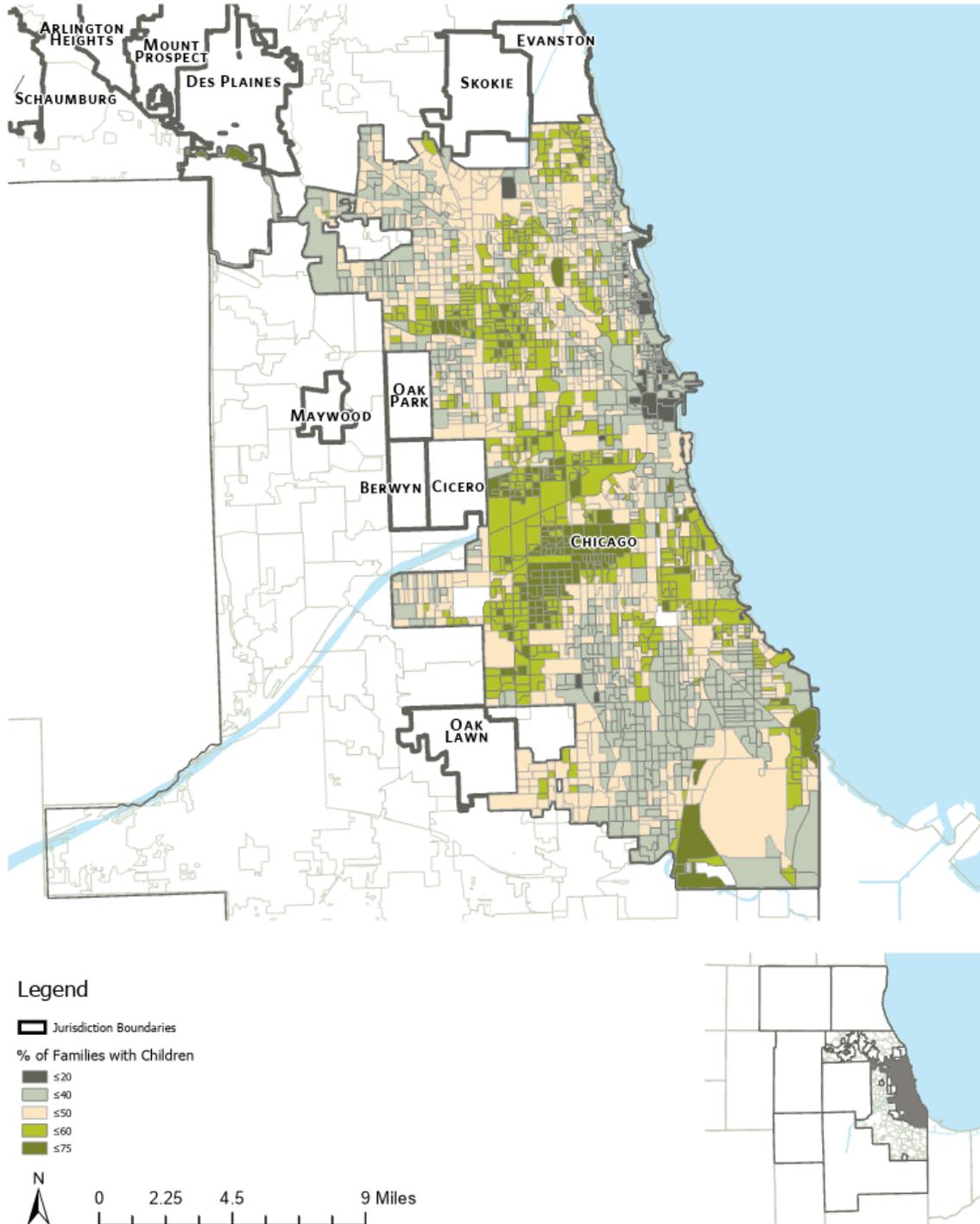


Figure 28. Disability Percent Independent Living – HUD, Census 2010



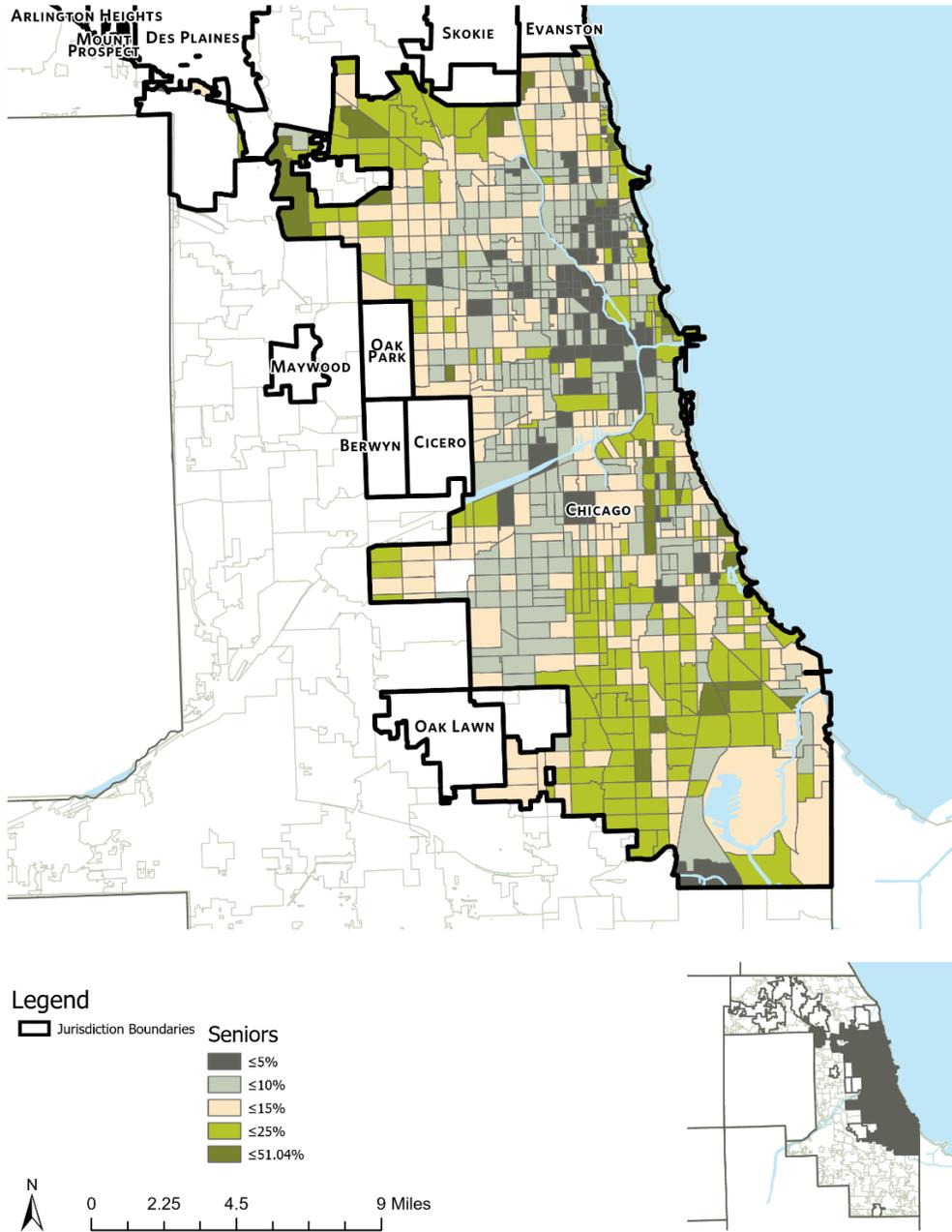
Families With Children

Figure 29. % of Families who have Children (2010)



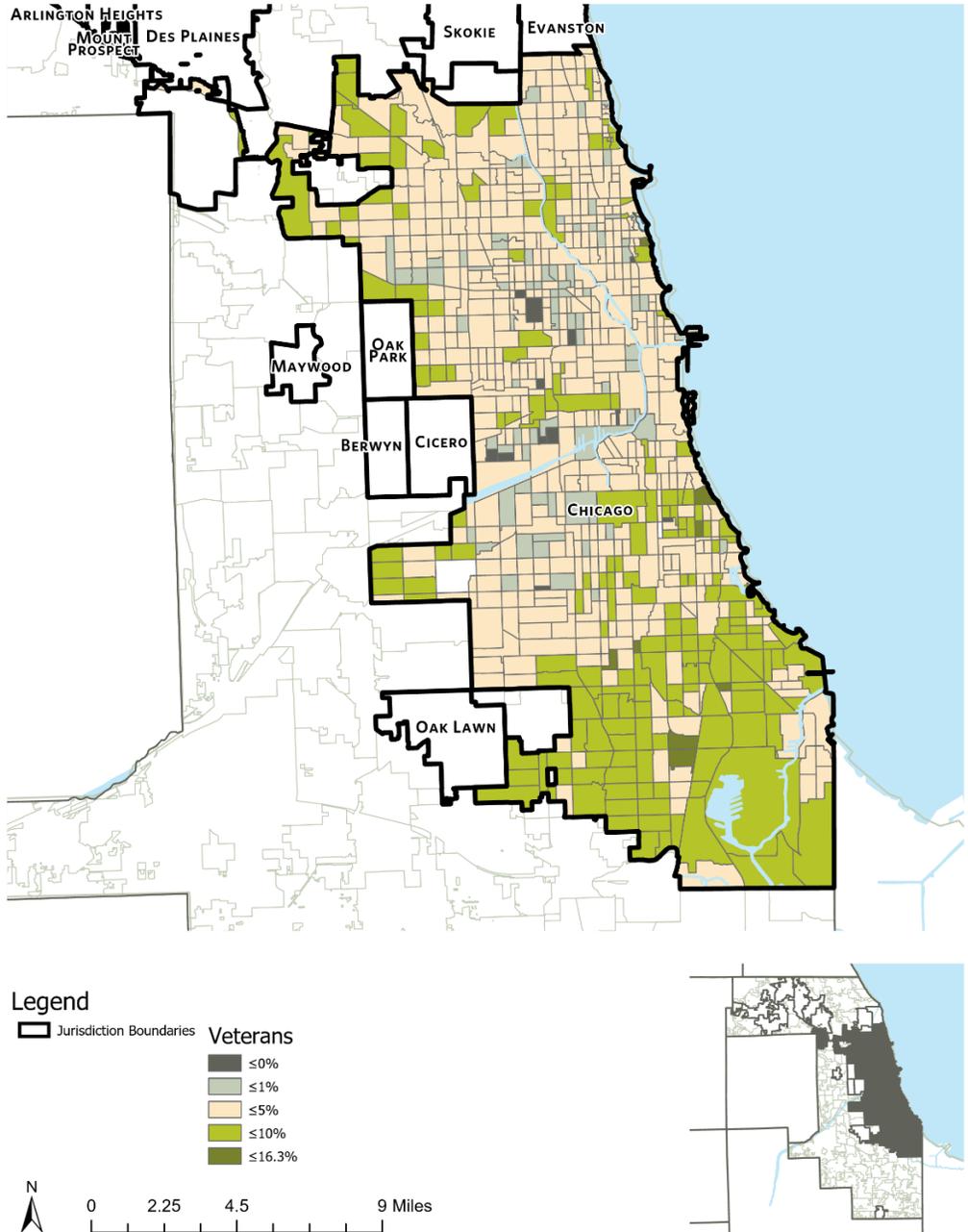
Age

Figure 30. % of the Population 65 and older (2010)



Veterans

Figure 31. % of adults who are Veterans



RECAPs

Figure 32. R/ECAPs 1990, 2000, 2010, and 2017

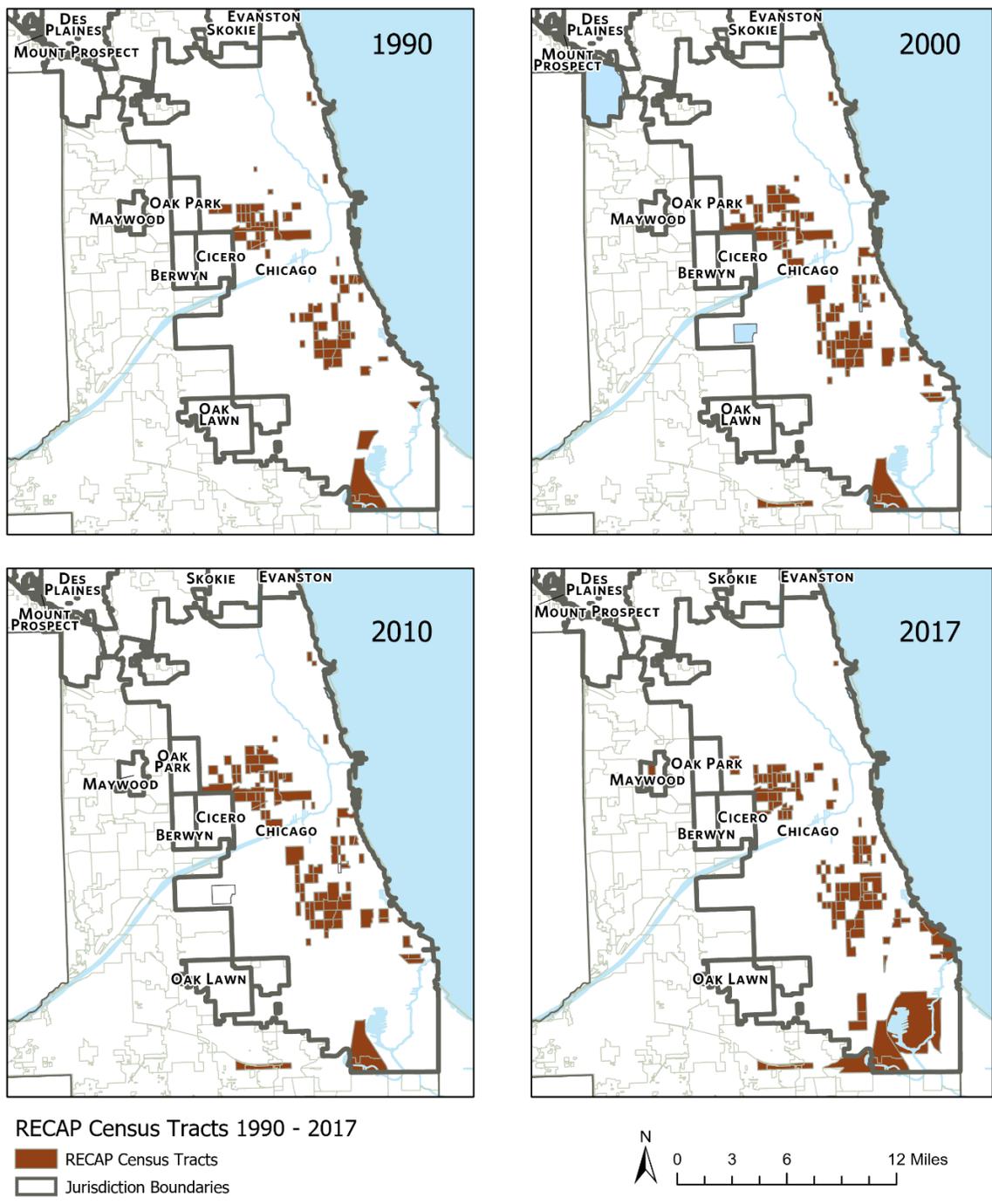
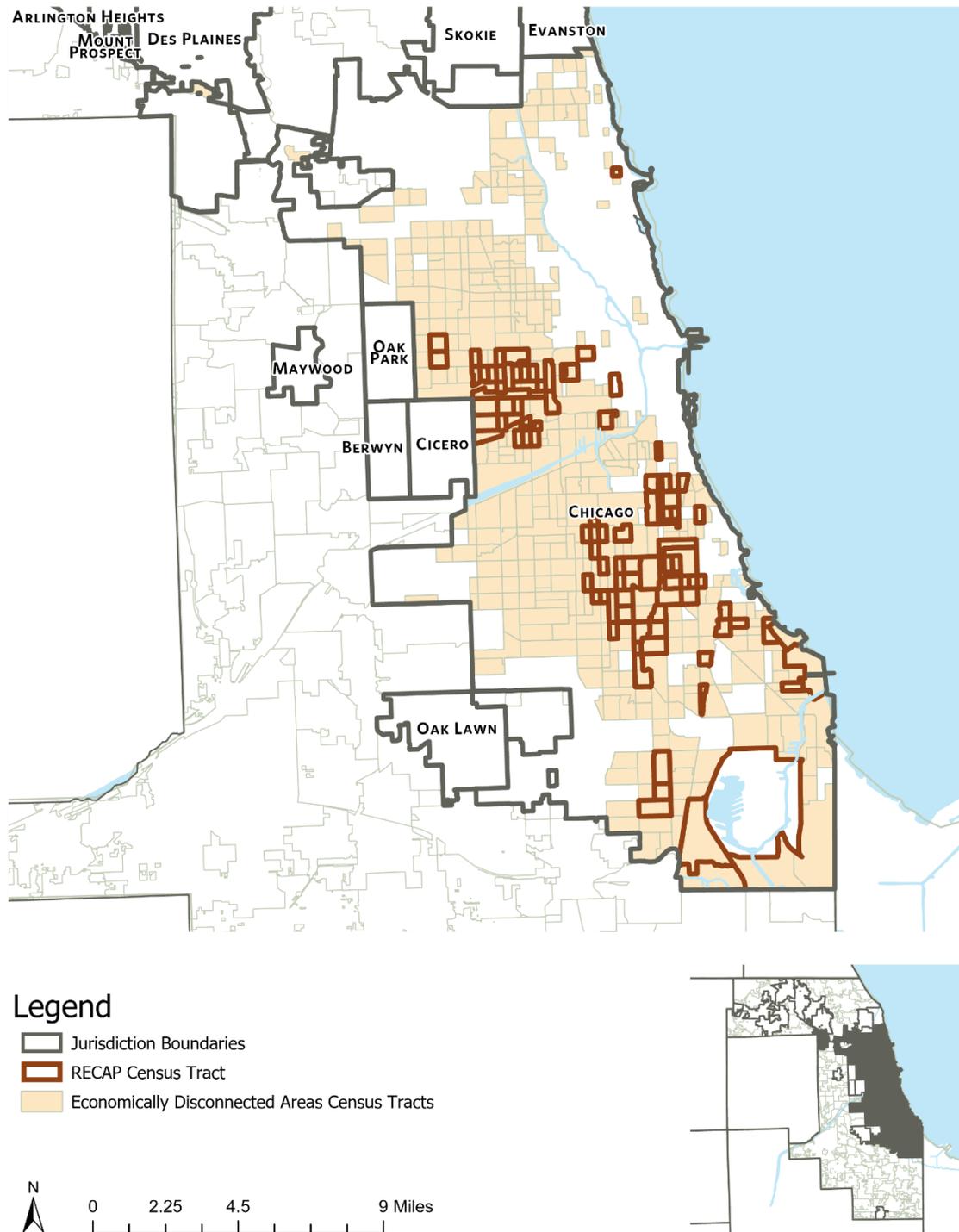
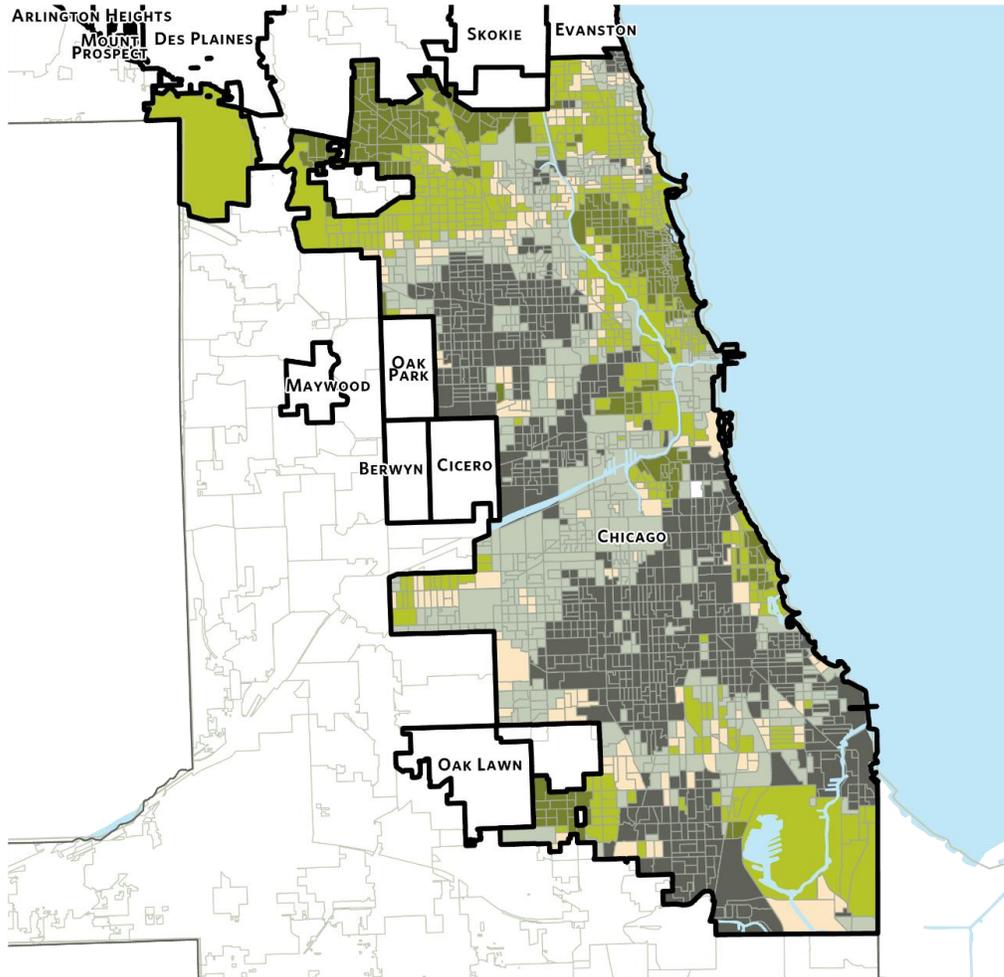


Figure 33. R/ECAPs and EDAs



Opportunity

Figure 34. School Proficiency Index



Legend

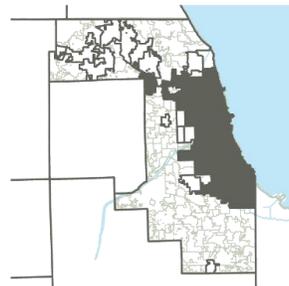
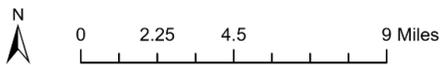
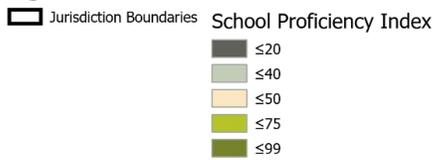


Figure 35. Job Proximity Index



Legend

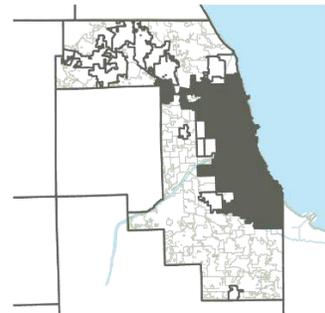
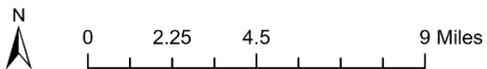


Figure 36. Labor Market Engagement Index

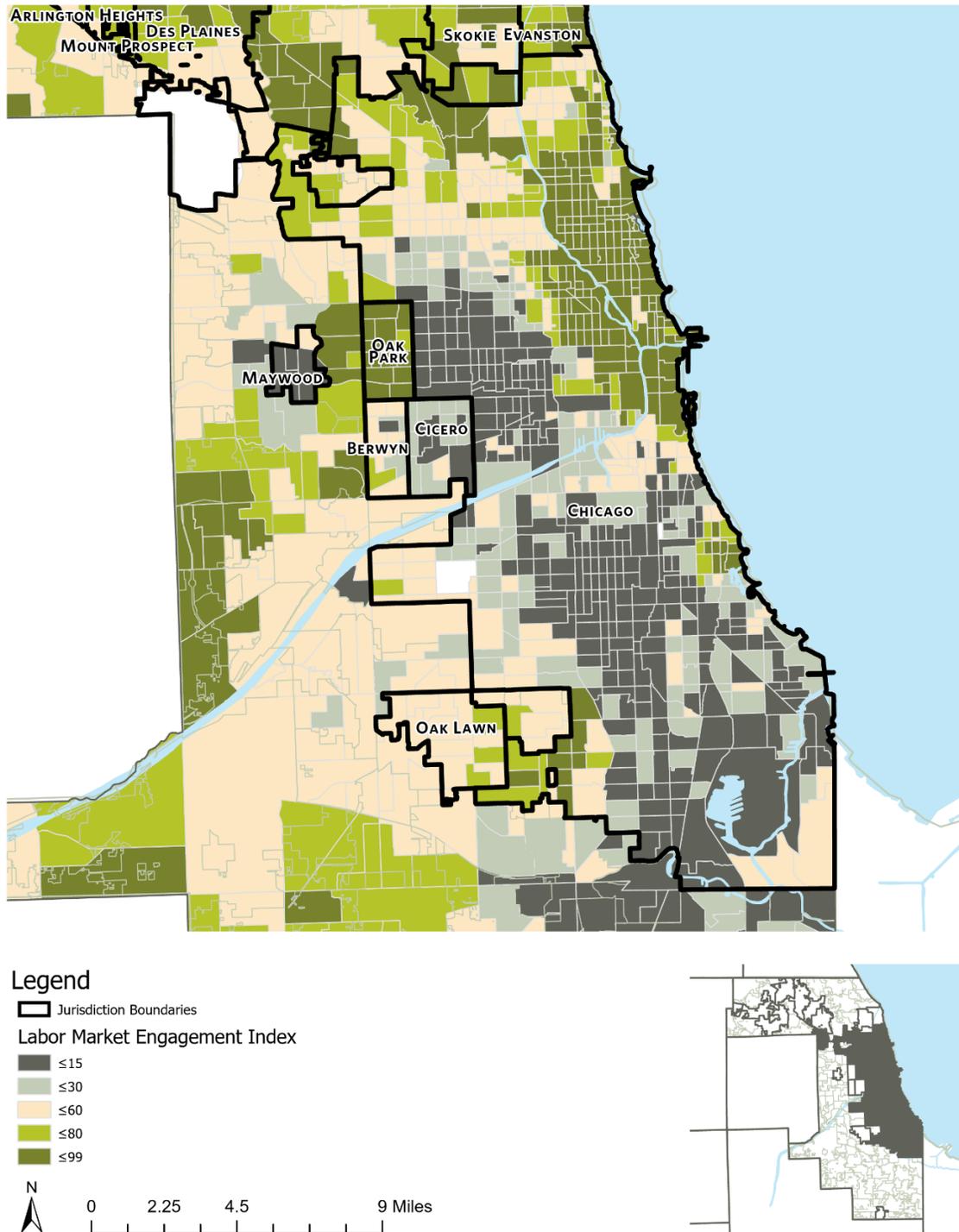


Figure 37. Enterprise Zones

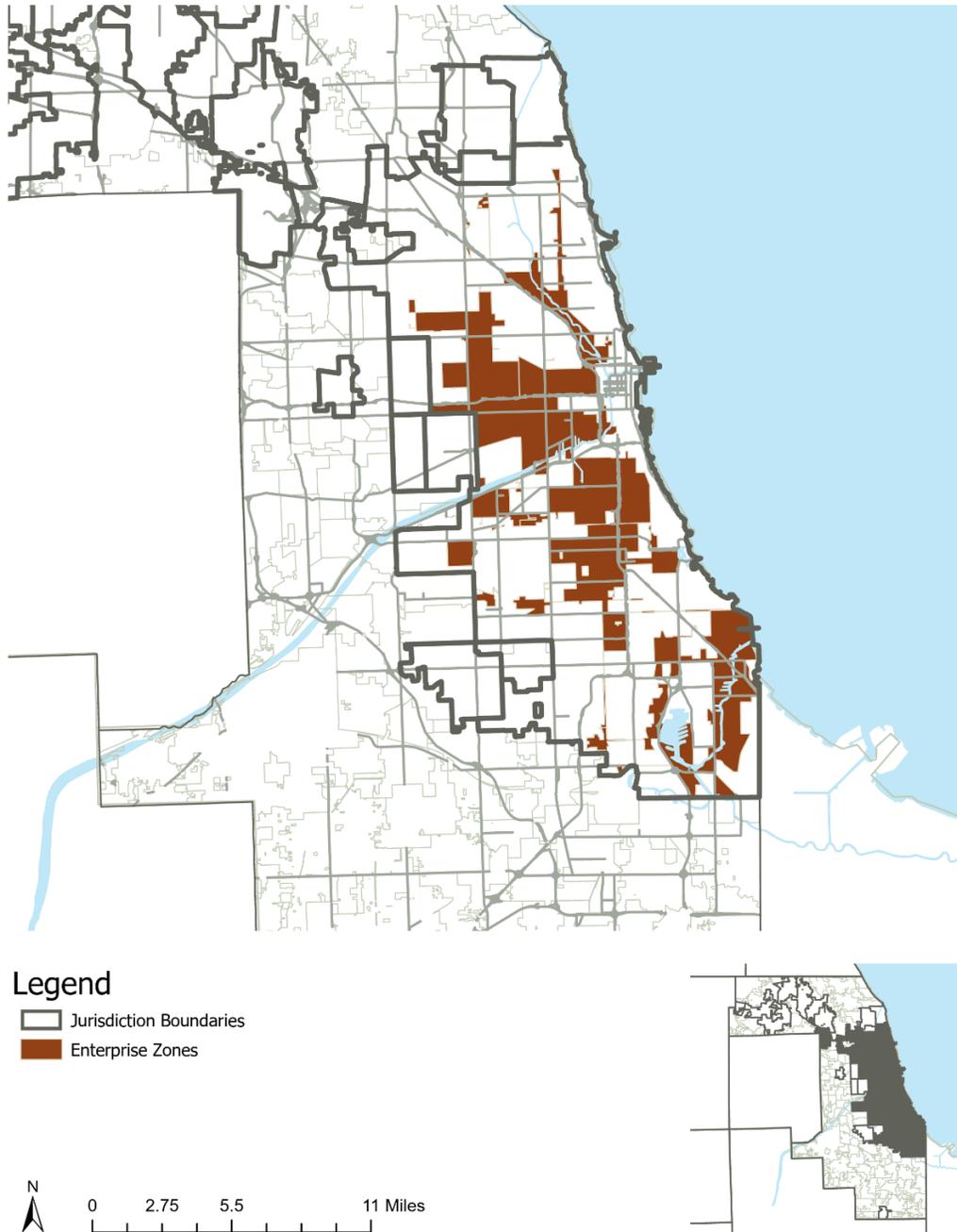


Figure 38. TIF boundaries

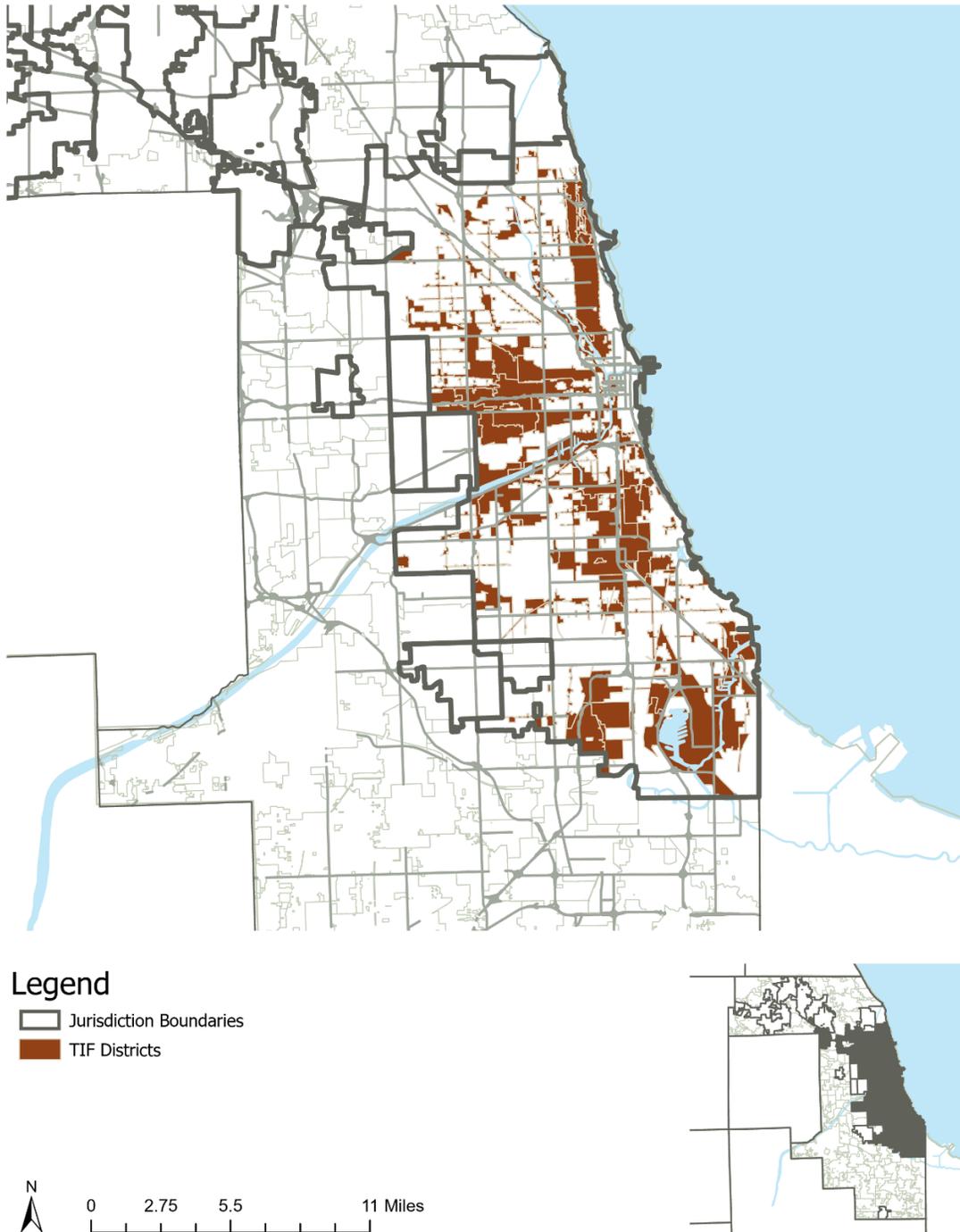


Figure 39. Chicago Workforce Centers – City of Chicago (2016)

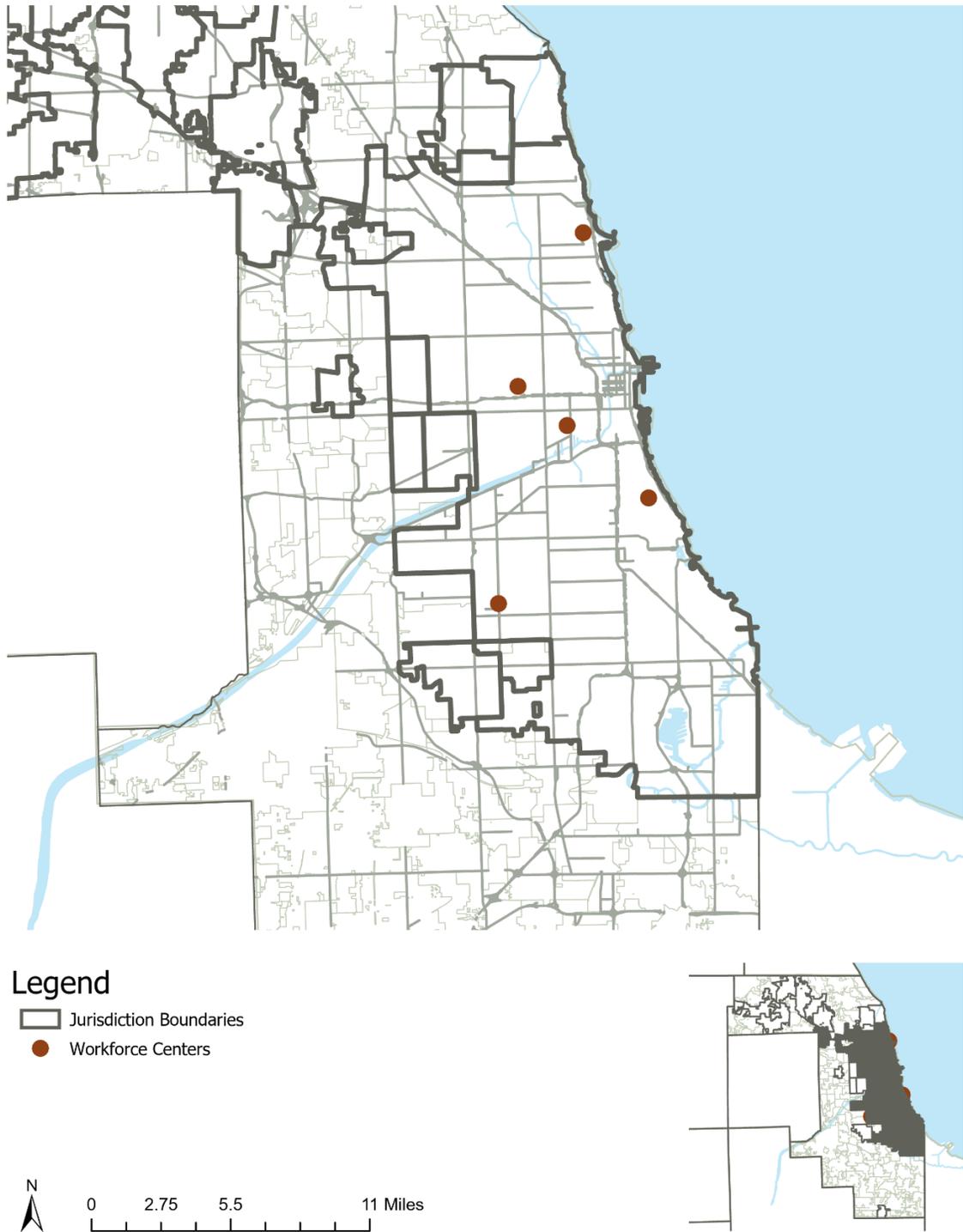


Figure 40. CMAP Transit Access Index

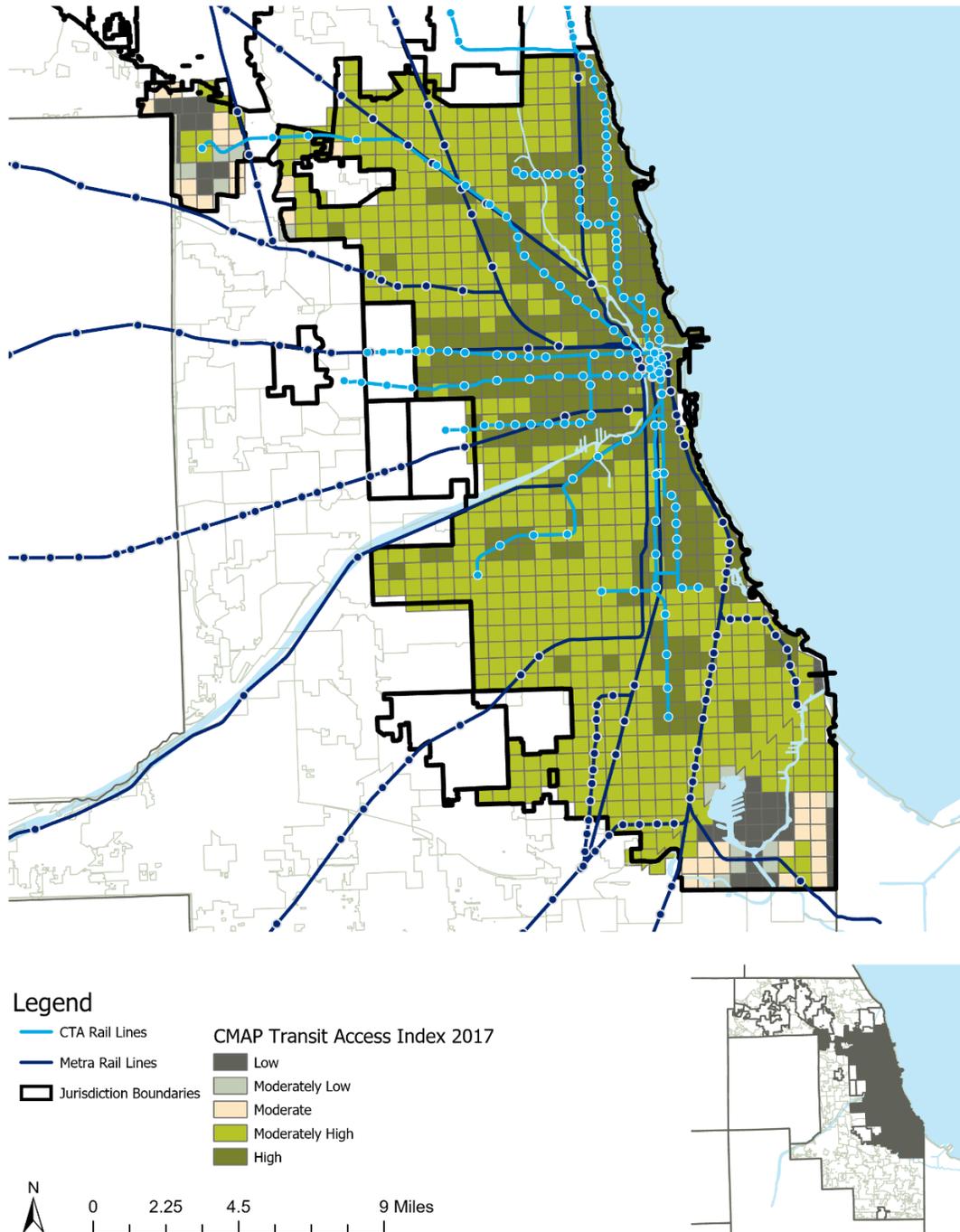


Figure 41. CMAP Walkability Index

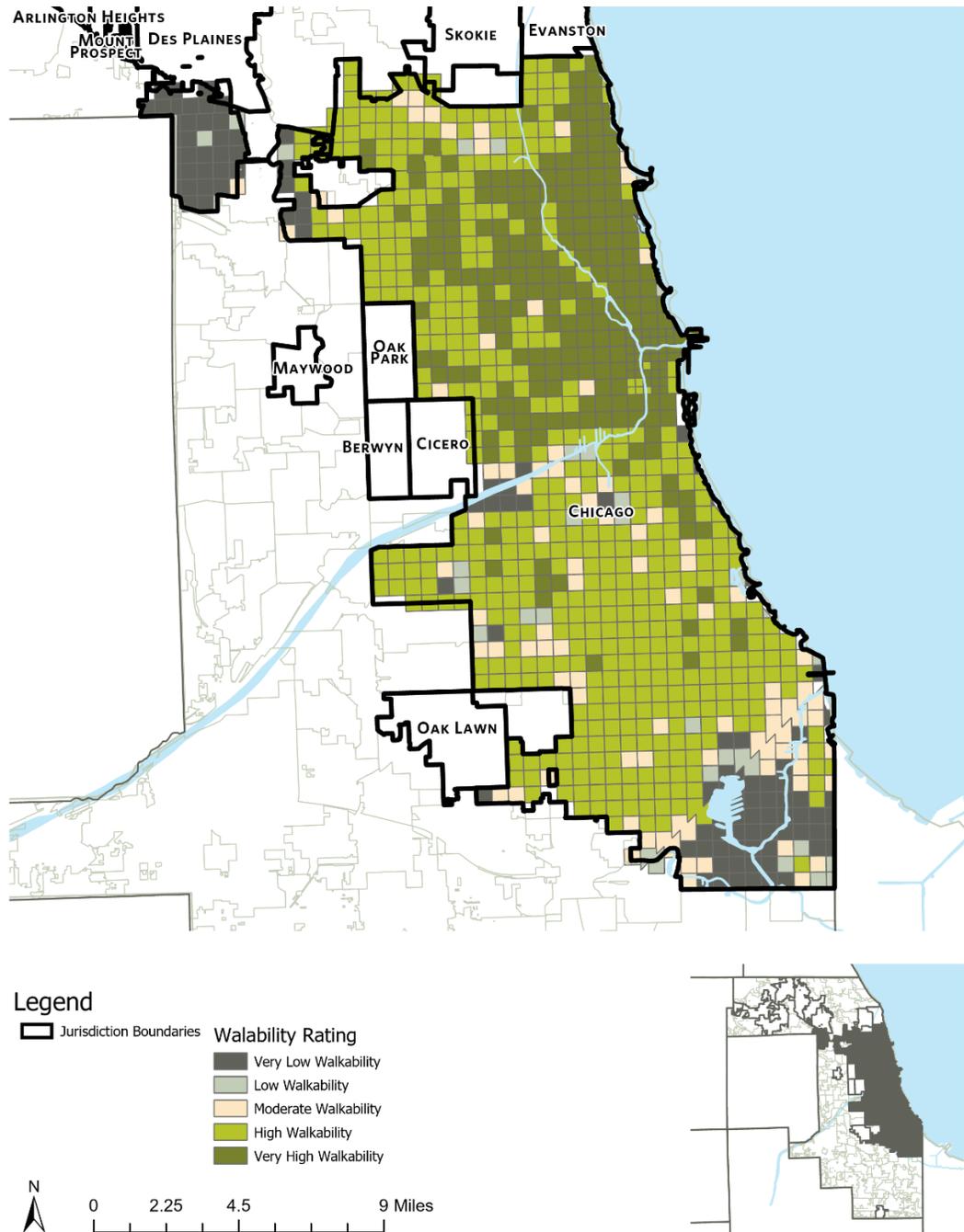


Figure 42. Transit Trips Index

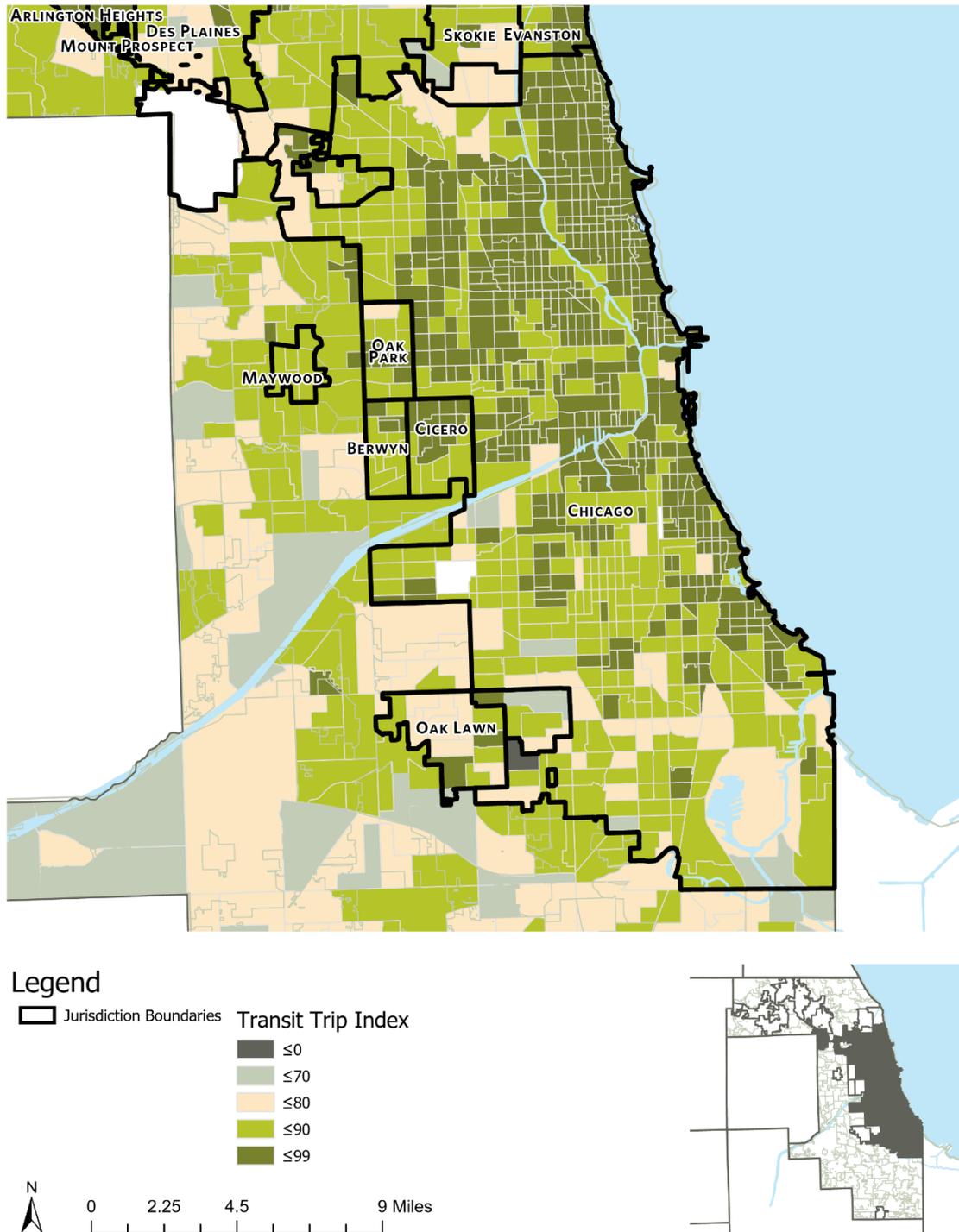


Figure 43. Low Transportation Cost Index

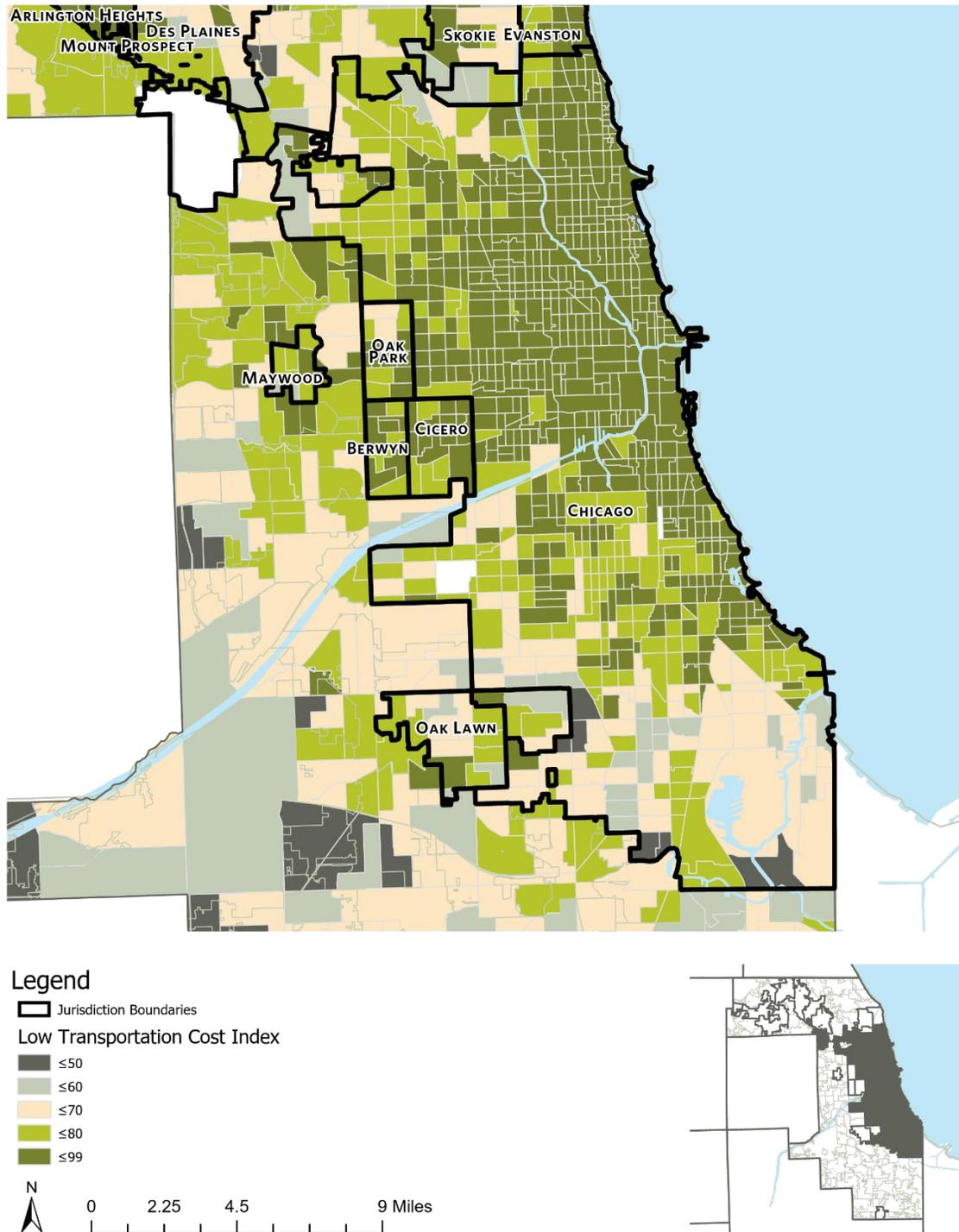


Figure 44. Low Poverty Index

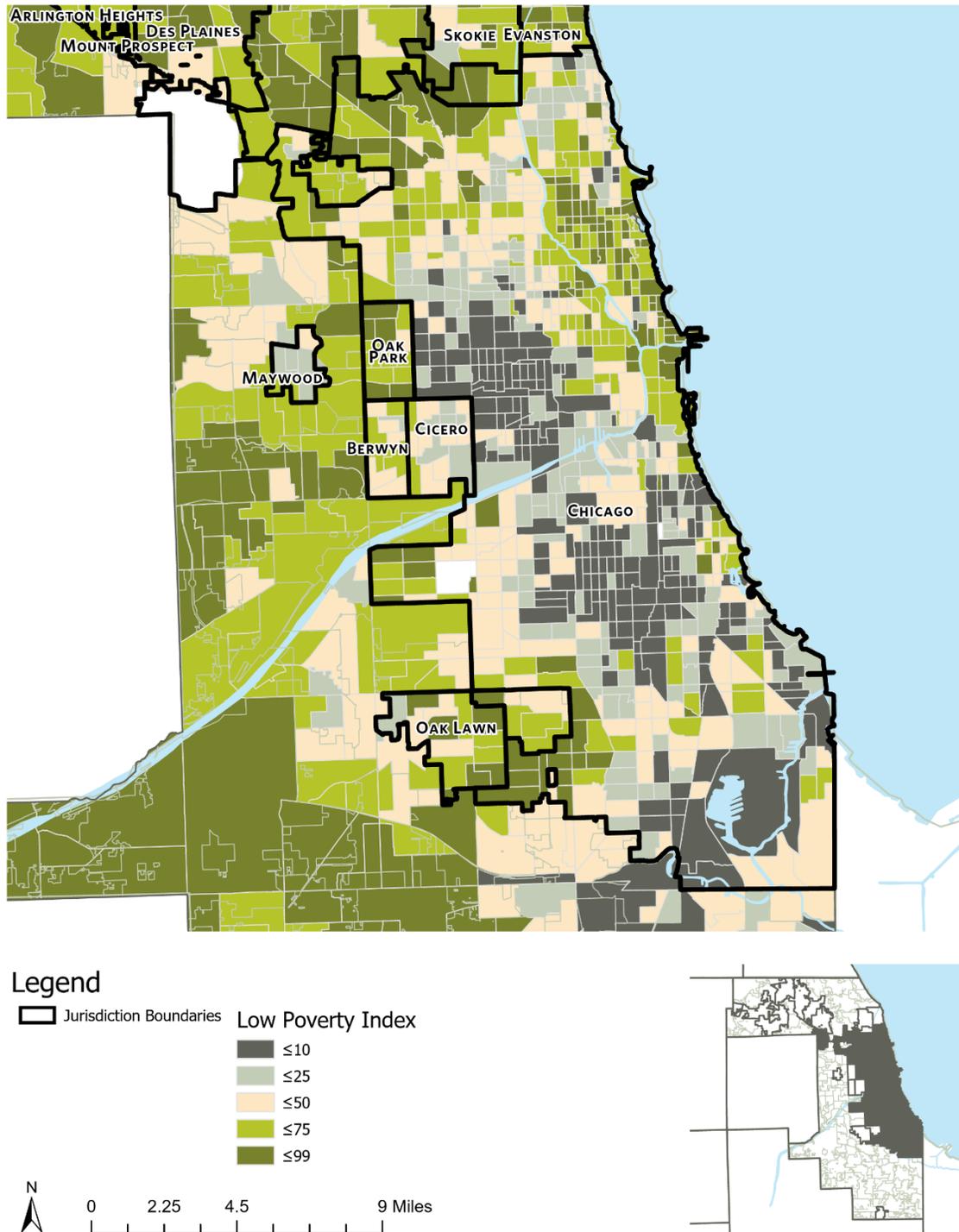


Figure 45. Environmental Health Index

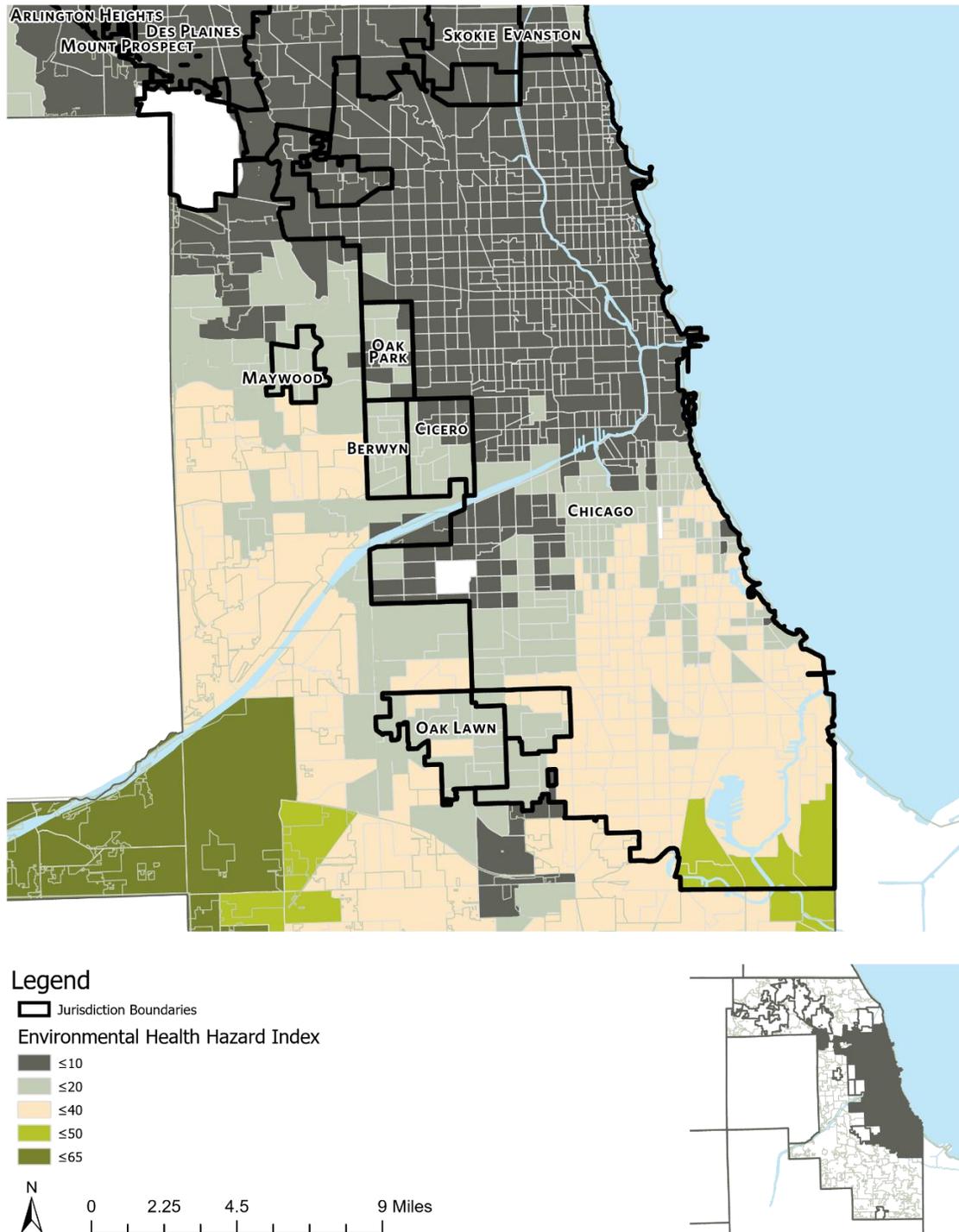
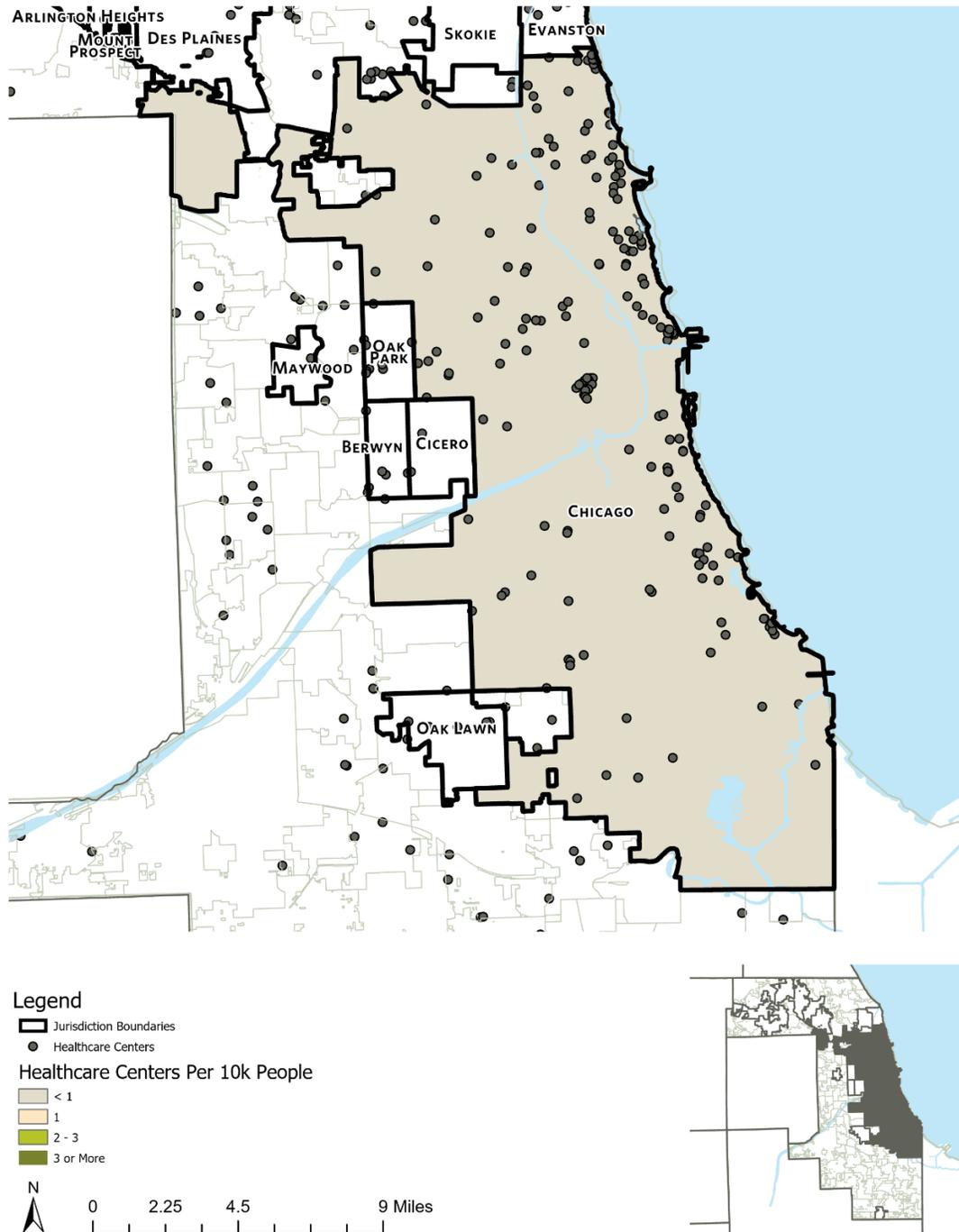
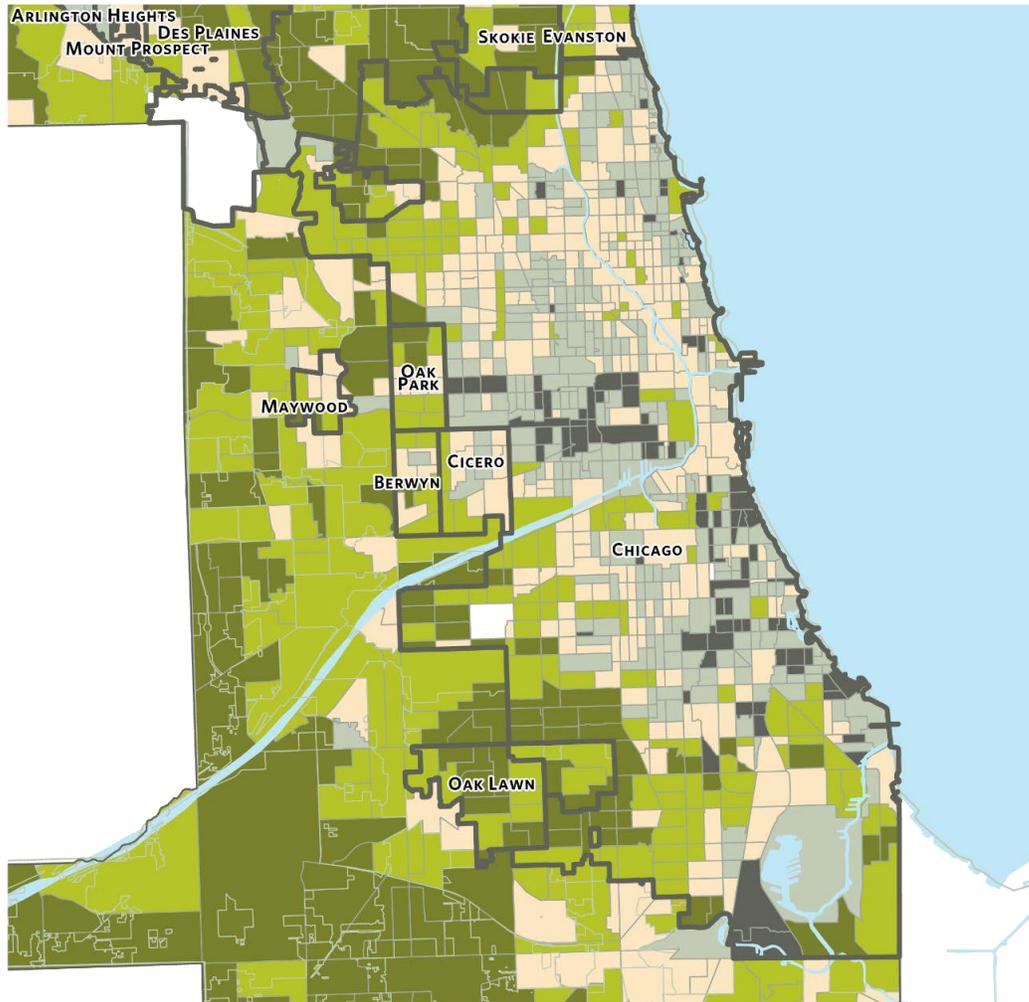


Figure 46. Healthcare Facilities Per 10,000 People



Housing Maps

Figure 47. Homeownership Rate



Legend

-  Jurisdiction Boundaries
-  ≤20%
-  ≤40%
-  ≤60%
-  ≤80%
-  ≤99.18%

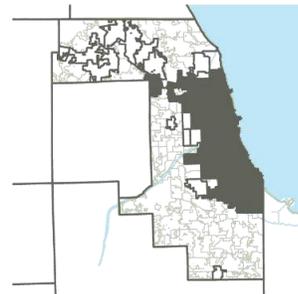
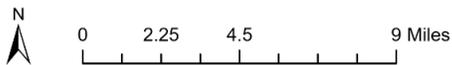


Figure 48. % Rental Units Affordable to 50% AMI

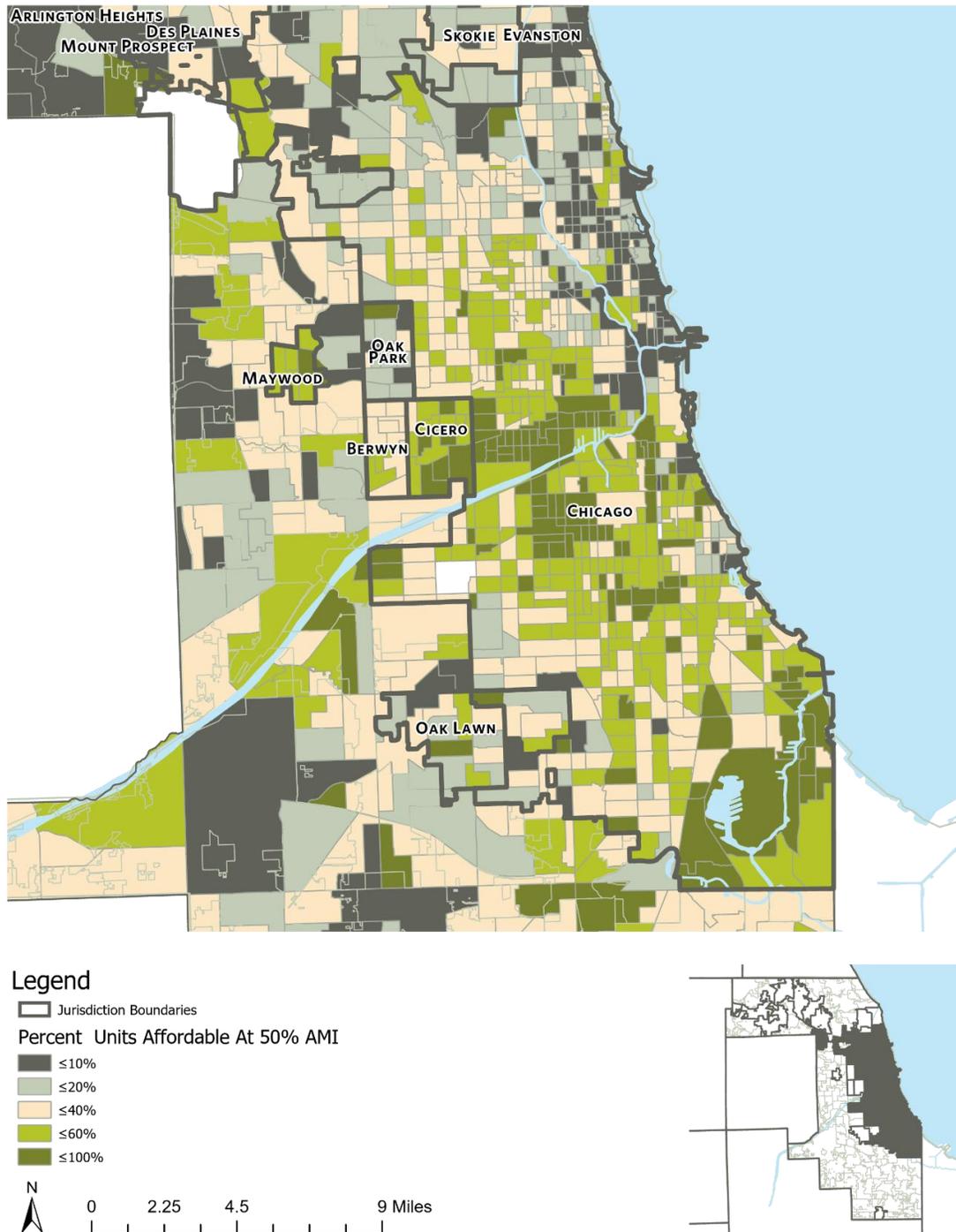
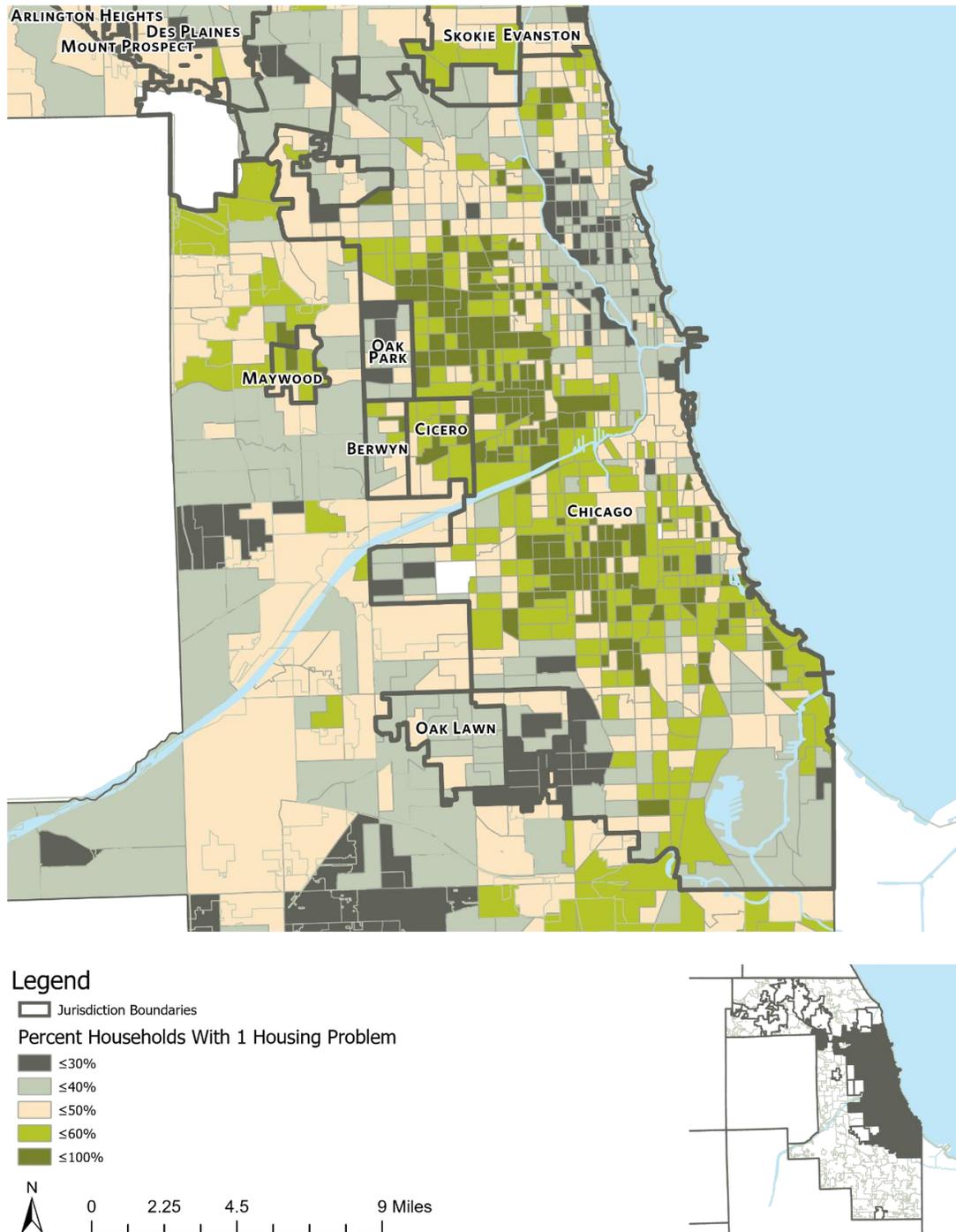
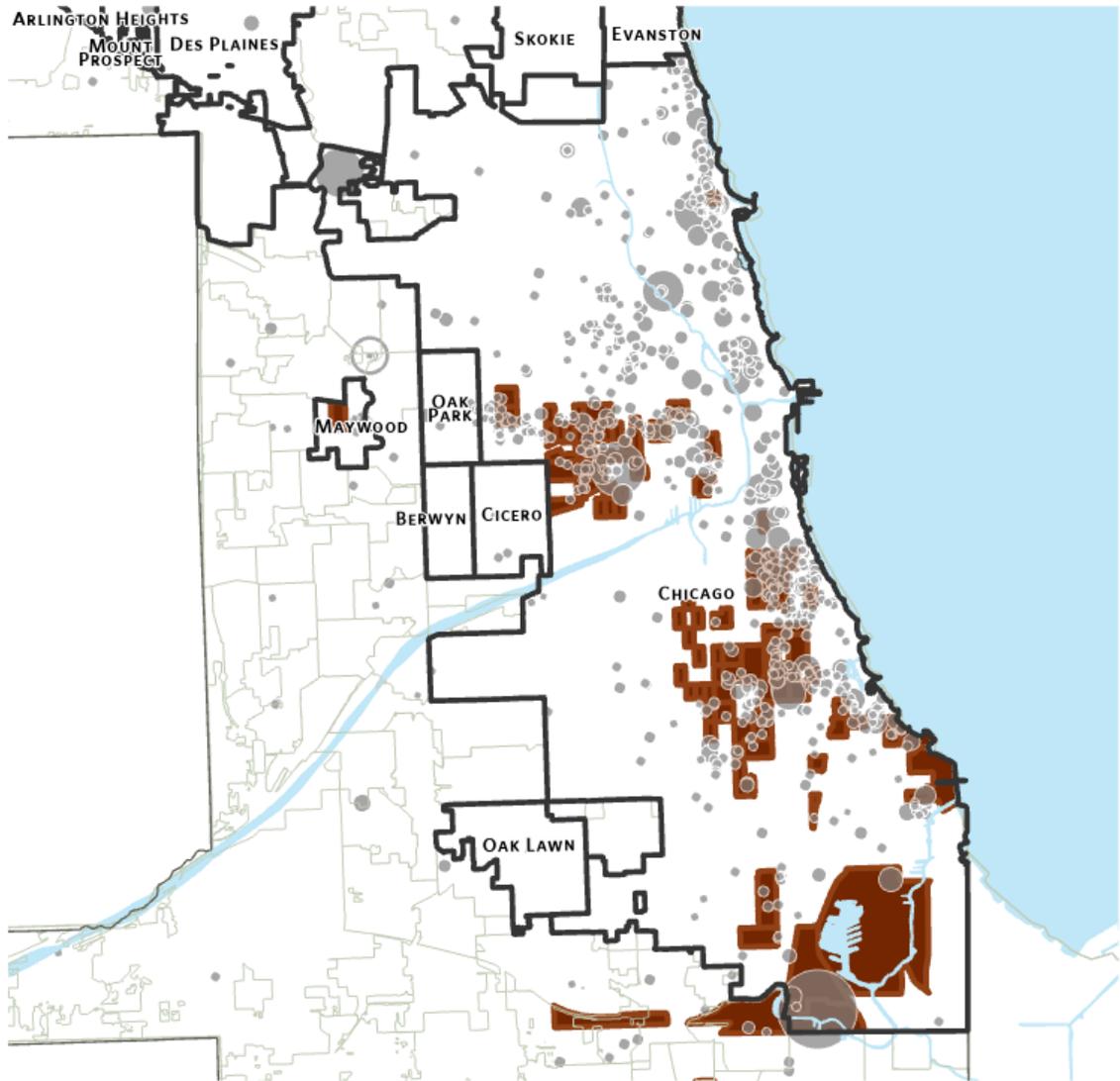


Figure 49. % of HH's with At Least 1 Housing Problem





Legend

HUD + IHDA Developments
Total Units

- 1
- 10
- 50
- 100
- 1,000

▭ Jurisdiction Boundaries



0 2.25 4.5 9 Miles



Figure 51. Publicly Supported Housing Totals by Tract

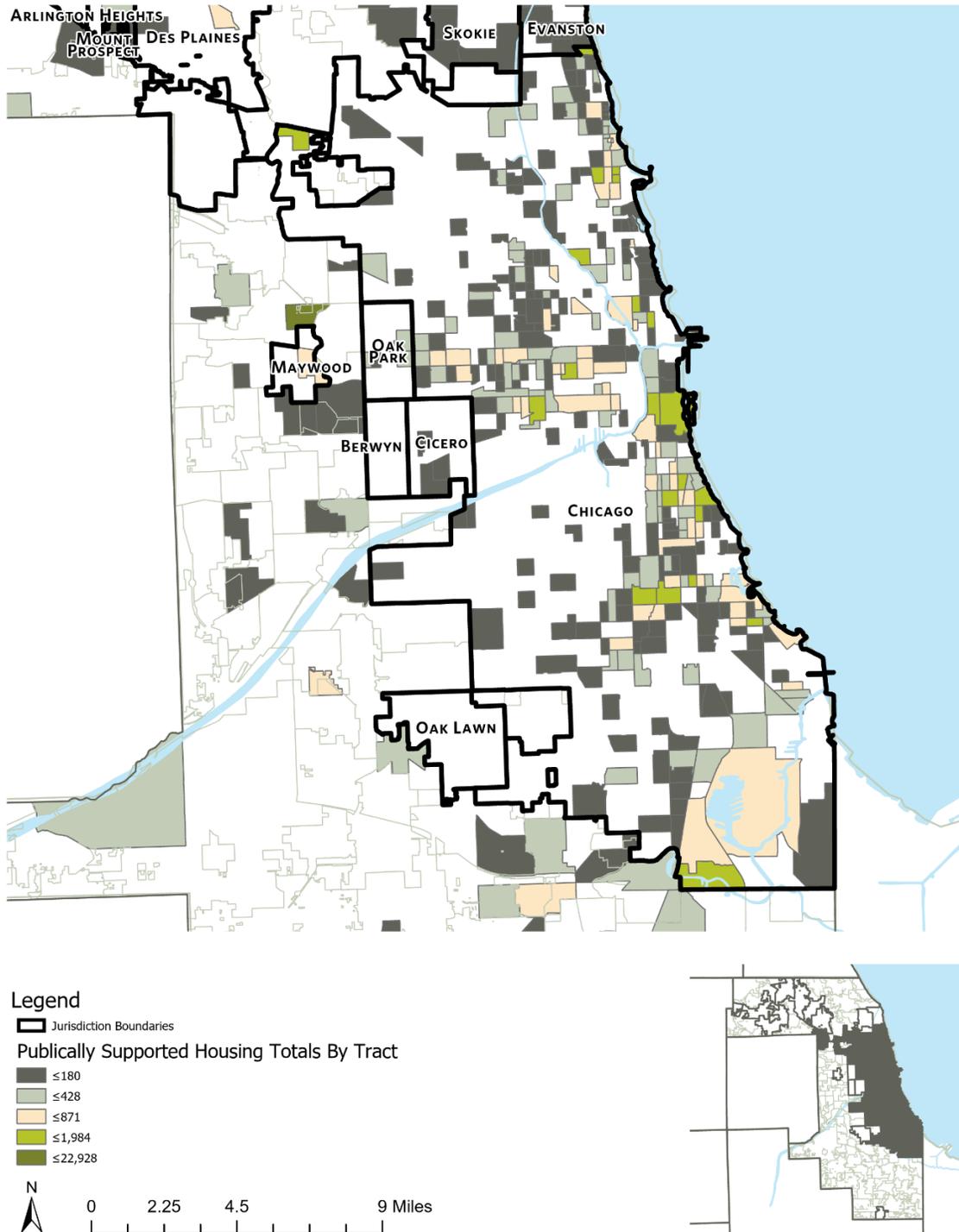


Figure 52. % of Households that have a Housing Choice Voucher

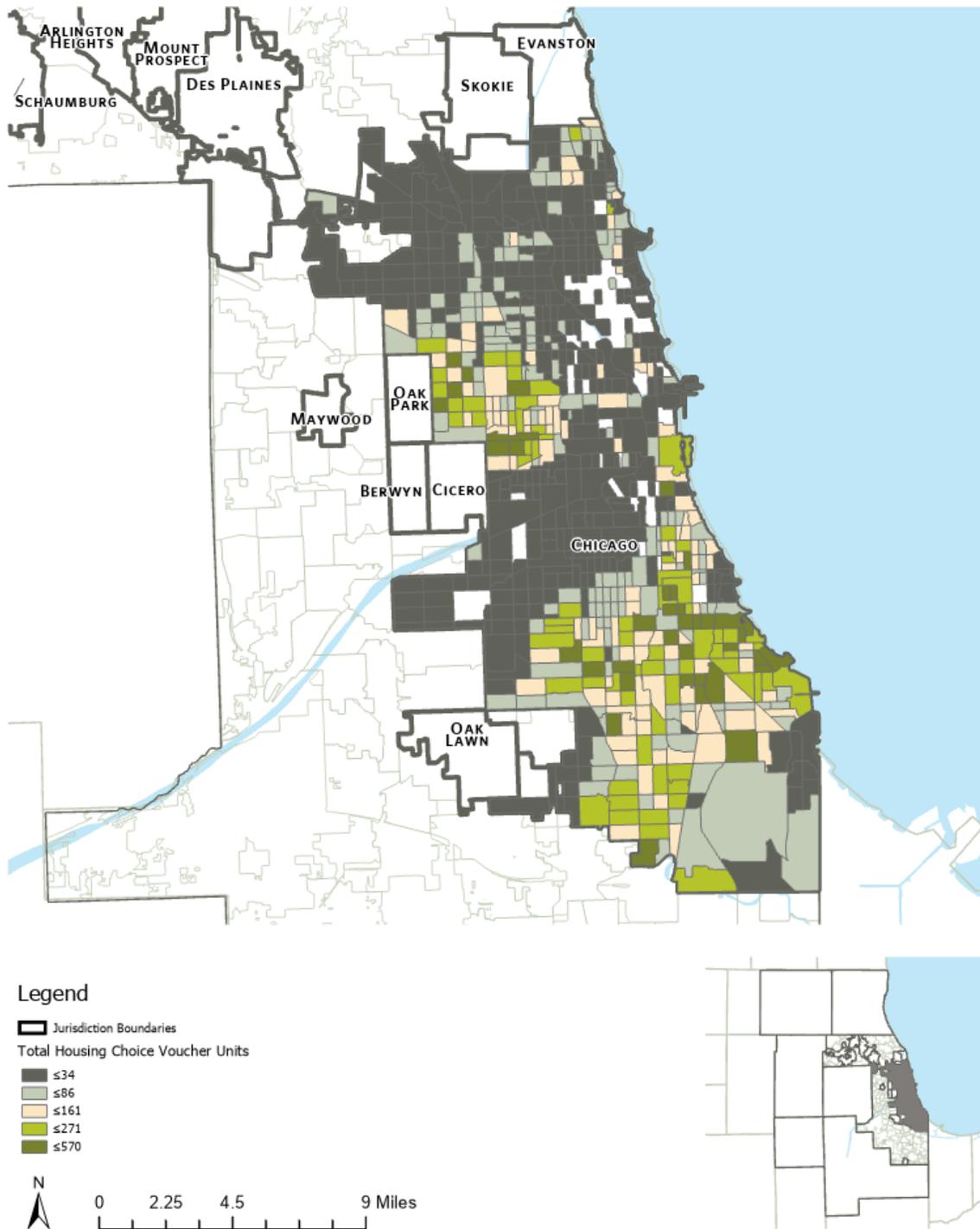


Figure 53. Median Renter Cost Burden

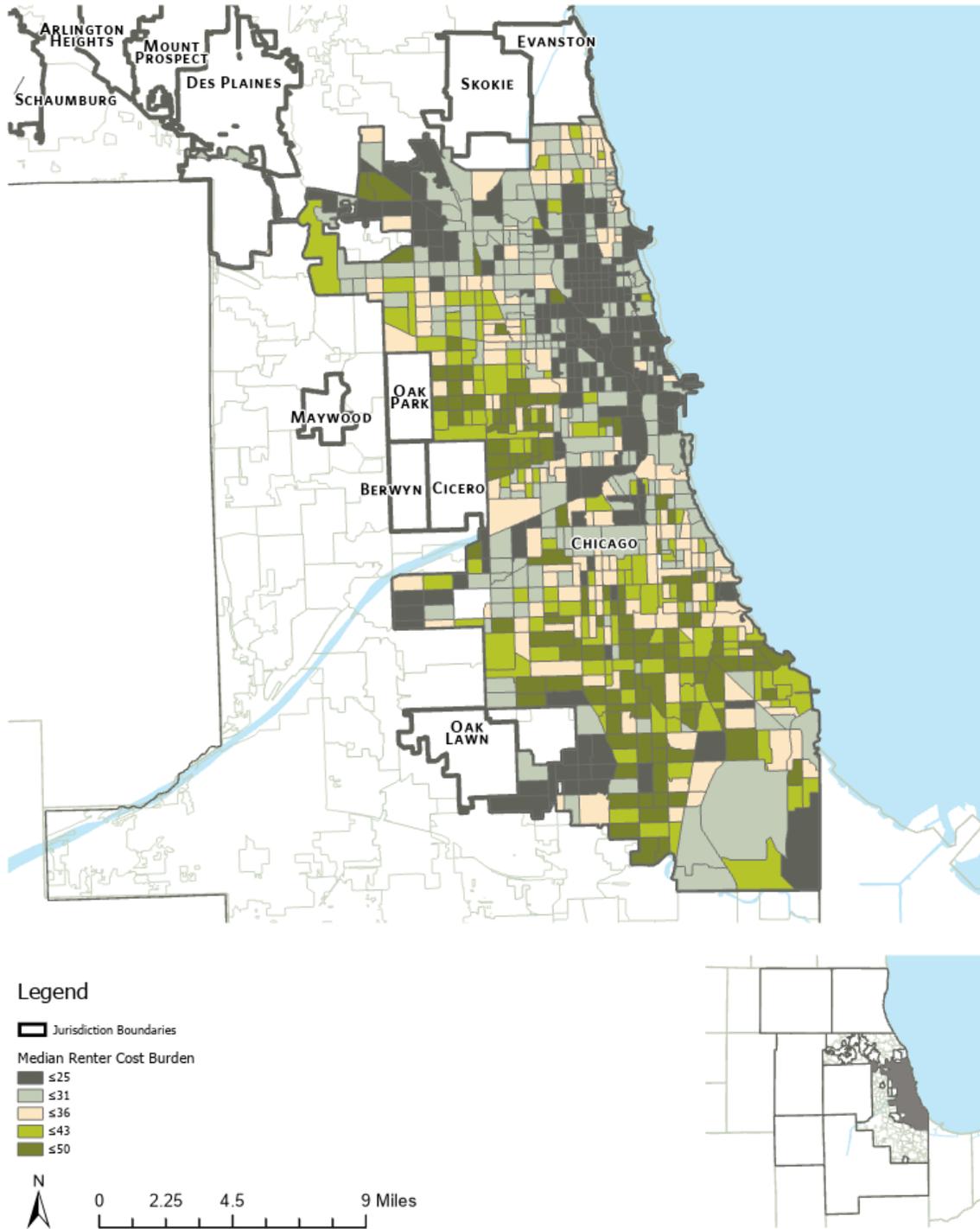


Figure 54. Effective composite property tax rates in northeastern Illinois, 2014

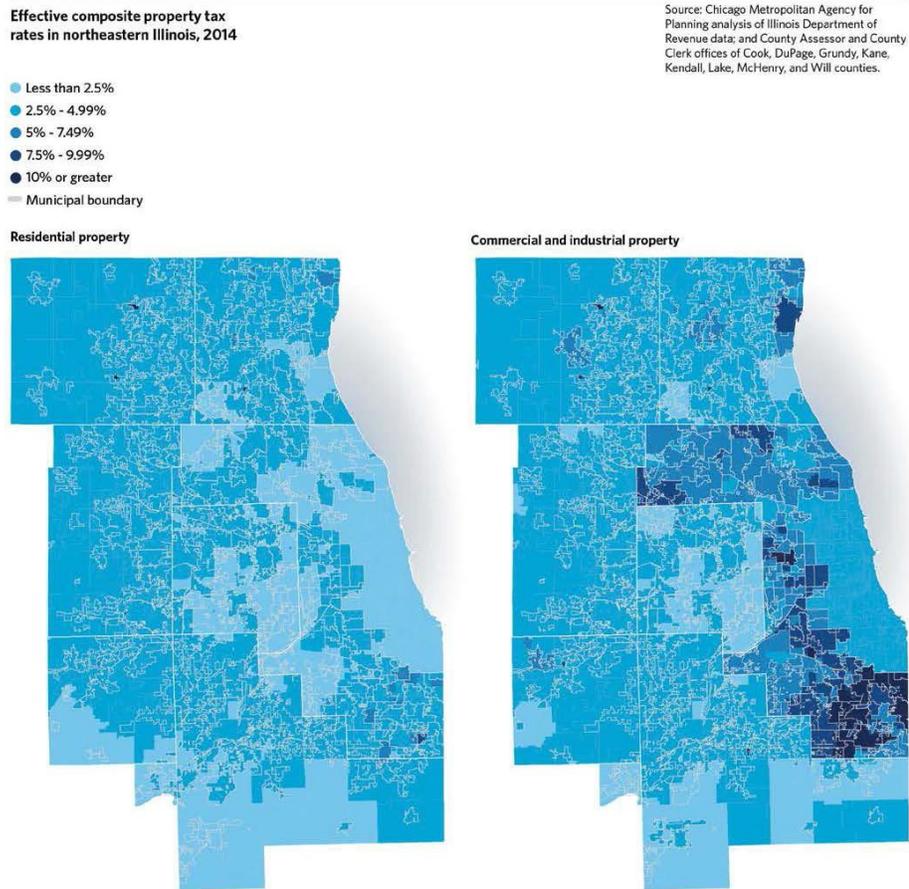
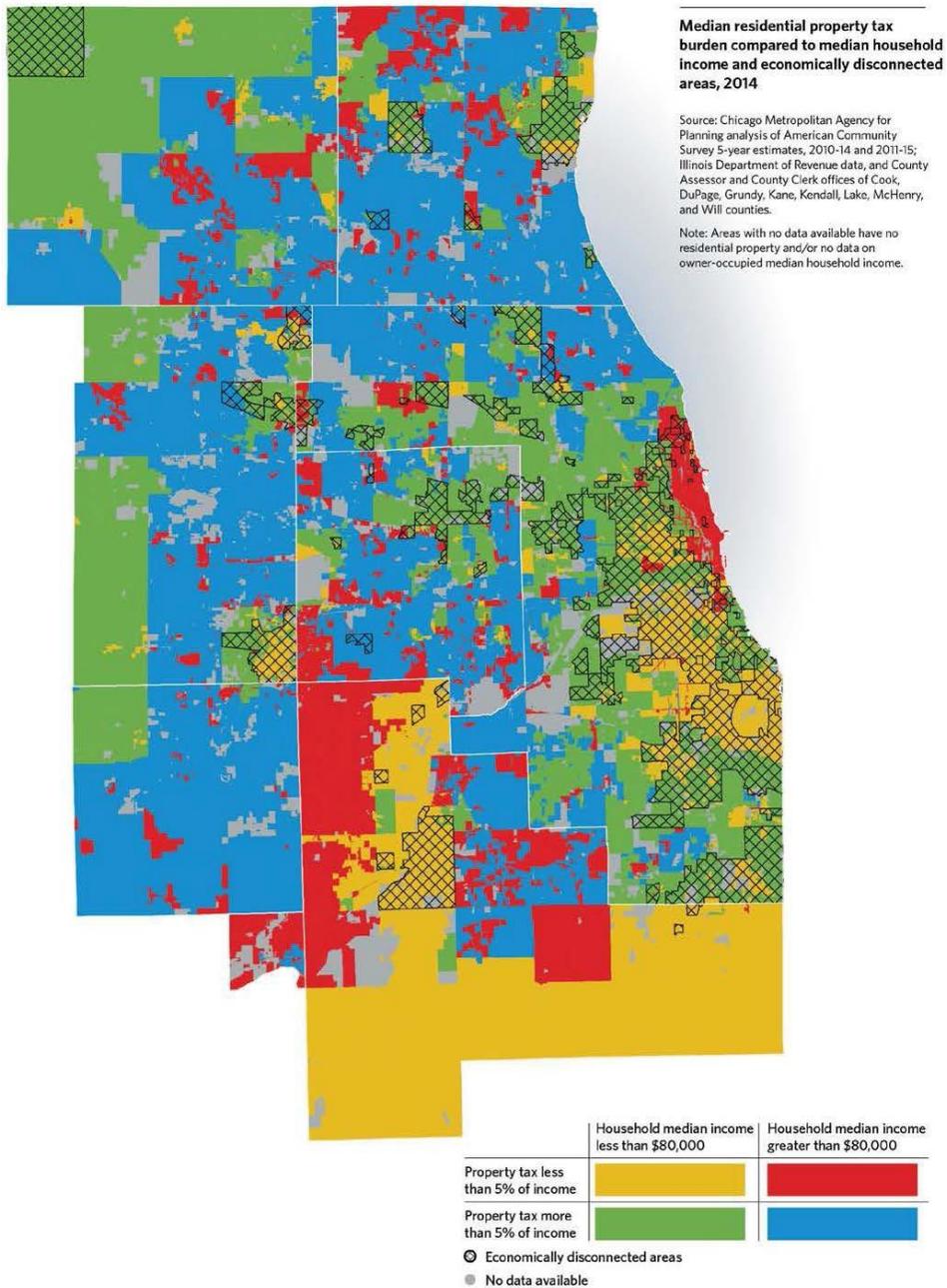


Figure 55. Median residential property tax burden compared to median household income and economically disconnected areas, 2014



Methodology

Outreach and Engagement

The regional Assessment of Fair Housing (AFH) aims to guide actions for the 2020-2024 planning cycle across the region to create equitable access to opportunity at the individual level and equitable investment at the community level. Nineteen local governments and housing authorities across Cook County are collaborating on the regional AFH to ensure that they are adequately responding to community needs, while meeting HUD's obligation to affirmatively further fair housing. Through this planning process, local jurisdictions and housing authorities will:

- Identify and understand local and regional fair housing issues.
- Identify factors creating, contributing to, perpetuating or increasing the severity of fair housing issues.
- Establish informed goals to overcome the factors contributing to fair housing issues in order to affirmatively further fair housing.

Two-Pronged Approach to Engagement

To ensure the planning process is targeted and effective, it is necessary that those who will be most impacted by community planning and policy change have meaningful opportunities to influence, shape, and share in the decision-making. The engagement approach adopted is reflective of the IAP2's Public Participation Spectrum⁹ and incorporates a range of activities that allows for active participation based on community interest. Partnership grants (also known as Community Convener Grants) have been provided to community groups to support targeted engagement efforts and grantees were selected through a Request for Proposals process. At the same time facilitated community meetings and listening sessions will be held across the region to continue to inform the public on planning progress and consult the public to obtain feedback.

The regional AFH is supported by the following partners, Enterprise Community Partners, the lead planning entity convening jurisdictions and public housing authorities and local partners, including Chicago Area Fair Housing Alliance (CAFHA) on community engagement, the Chicago Metropolitan Agency for Planning (CMAP) on data collection and analysis, and the Metropolitan Planning Council (MPC) on strategy development.

Community Convener Grant Awards for Targeted Approach

As part of the community engagement, "Community Convener Grant" awards in the amount of \$4,000-\$8,000 have been made to 8 organizations across Cook County to support the targeted approach. These awards are meant to foster collaboration with and empowerment of key stakeholder groups.

⁹ IAP2 Spectrum of Public Participation defines roles the public can play in the community engagement process. The spectrum includes a range of participation opportunities from informing to empowering, where the public is positioned to play a decision-making role.

The grants provide resources necessary to:

- Inform key stakeholders about the AFH plan, purpose, process, and use of the plan.
- Share initial data and analytical findings with the key stakeholders and gain informed feedback.
- Provide a space for consultation with key stakeholders on the existing conditions analysis, the assessment of contributing factors, the strategy development under goals and strategies, along with AFH Plan draft reports.
- Provide a space for consistent sharing of information throughout key phases of the planning process to ensure that key stakeholders understand how their feedback has been used.

To ensure balanced focus-area representation, grants have been awarded to groups that engage with or represent the following stakeholder groups:

- Housing Choice Voucher holders and/or public housing residents.
- People with disabilities.
- Populations facing housing instability or homelessness.
- Individuals living in disinvested areas and racially and ethnically concentrated areas of poverty (R/ECAPs).
- Populations with limited English proficiency.
- People with arrest and conviction backgrounds.

Community Convener Grant Activities

Northwest Compass, Inc.

Mission: to be an effective provider to those in crisis in the Northwest suburbs through the delivery of comprehensive services that help people when they need it the most.

Geographic scope: northwest Cook County

Stakeholder focus: Populations facing housing instability or homelessness, including 1) people with arrest and conviction backgrounds, 2) people with disabilities, and 3) youth. Other significant stakeholders (secondary focus) include housing providers, elected officials, and community members. Targeted through NW Compass' Housing Counseling, Transitional Living, and Permanent Supportive Housing programs.

Engagement activities/methods: Leveraging organizational programs including Housing Counseling, Transitional Living (TLP), Life Skills Workshop, and Permanent Supportive Housing (PSH). Survey to specific groups, topical group dialogues, open house.

September to October activity description:

- *September - Money Management Workshop*: Group dialogue topical focus for engagement on income and expenses, management of housing expenses, percentage of income on housing costs, affordability of housing, barriers encountered.
- *September - International Day of Peace*: Breakfast for families who are participating in the TLP & PSH programs. Group dialogue topical focus on participants current progress, supports for transition to market rate housing, and housing barriers, discriminatory housing practices.
- *October - Housing from a Landlord's Perspective*: Survey to be completed by respondents independently before the group discussion. Group dialogue topical focus on tenant issues, screening potential tenants, establishing rent rates, practices for rent increases, denials and practices to reverse denials. Include video on the "Just Housing Initiative".

Housing Choice Partners

Mission: works to break the cycle of intergenerational poverty and promote racial and economic diversity in housing.

Geographic scope: West and south Cook County

Stakeholder focus: Housing Choice Voucher (HCV) holders. Working alongside PHA staff to host monthly meetings with stakeholder group, distribute survey and questionnaire, and conduct one-on-one interviews.

September to October activity description:

- *September* - Partner with HACC for meeting space in south and west suburbs. Partner with Oak Park, Maywood, Cicero, and Park Forest on group meetings with their residents. Develop survey and questionnaire instrument. Distribute during HCP-CHA Mobility Counseling orientations. At least one group dialogue.
- *October* - Public Housing Authority Housing Choice Voucher Public Dialogue. Distribute survey to HCP-CHA Mobility Counseling program orientation attendees. Host group dialogue with HCV holders associated with Oak Park, Maywood, Park Forest, and Cicero PHAs. Participants volunteer for one-on-one interviews. Begin to identify core group of participants.

Connections for the Homeless

Mission: To serve and catalyze our community to end homelessness, one person at a time.

Geographic scope: North Cook County (and some eastern portion of the County)

Stakeholder focus: 1) Groups experiencing homelessness (people who participate in Connections' programs and/or those of the local Continuum of Care (known as AHAND). This includes people facing: 1) homelessness or housing instability, 2) people with disabilities, 3) people with arrest and conviction backgrounds, and 4) people living in disinvested areas and racially concentrated areas of poverty, 5) housing choice voucher holders and residents of local public housing. Secondary stakeholders include 6) social service providers who are members of Connections' Joining Forces for Affordable Housing group, 7) The Evanston Collective, a team of youth service agencies and young adults evaluating the systems of support to promote equity and inclusion aligned with the needs of the community.

Engagement activities/methods: Community meetings, storytelling workshops and questionnaire, advocacy workshops, community performances of storytelling.

September to October activity description:

- *September* - Determine partnerships to support outreach. Design storytelling and advocacy workshop sessions.
- *October* - Conduct initial community meetings.

Chicago Housing Initiative

Mission: to amplify the power of low-income Chicago residents to preserve, improve, and expand subsidized rental housing, stabilize communities against displacement, and advance racial and economic equity and inclusion.

Geographic scope: City of Chicago

Stakeholder focus: 1) low income residents in 3 subsidized housing developments across Chicago, including project-based Section 8, 2) public housing, 3) HCV holders, 4) those on the PHA waiting list. Secondary stakeholder focus includes Low-income renters currently in affordable housing and seeking access.

Engagement activities/methods: Group discussions with renters and one-on-one interviews with heads of households for those looking for or currently living in affordable housing. Topical focus on securing housing and access to neighborhoods of choice.

September to October activity description:

- *September* - Near west side and near north side. 1 group discussions with 10 to 15 tenants. 1 group discussion with housing advocates in areas of opportunity. 1 CHI Coalition meeting. 1

community town hall in Pilsen focused on displacement and gentrification. 1 one-on-one interview with low-income tenants looking to access affordable housing.

- *October* - Near west side and near north side. 2 group discussions with 10 to 15 tenants. 1 group discussion with housing advocates in areas of opportunity. 1 CHI Coalition meeting. 1 community town hall in Edgewater or Logan Square focused on preservation of affordable/subsidized housing in the wake of gentrification and market pressures. 1 one-on-one interview with low-income tenants looking to access affordable housing.

Respond Now

Mission: provide immediate relief for residents of Chicago's south suburbs who are in the most need while maintaining their dignity and affording them respect.

Geographic scope: South Cook County

Stakeholder focus: 1) People experiencing homelessness, 2) people with disabilities, and 3) people with arrest and conviction records. Secondary stakeholder focus includes Park Forest PHA residents.

Engagement activities/methods: Group interviews, one-on-one interviews, all interviews will have the audio recorded, surveys to current and potential homeowners and during pantry hours to individuals seeking food pantry services.

September to October activity description:

- *September* - Hold one group discussion and separate space for one-on-one interviews.
- *October* - Design and distribute survey to potential and current homeowners. Plan community forum with Park Forest PHA. Street outreach to identify participants.

MTO

Mission tenants' rights advocates educating, organizing, and empowering tenants to exercise their human right to affordable and safe housing.

Geographic scope: South City of Chicago

Stakeholder focus:

Engagement activities/methods:**September to October activity description:**

- September -
- October -

Advisory Committee

An Advisory Committee was established to provide advice, technical information, and recommendations to the AFH project team. The Advisory Committee reviewed data and analyses from the project team, and qualitative and quantitative local knowledge and data from the Community Convener grant process. The Advisory Committee provides an expert lens and is assisting in analyzing the information, identifying common themes and contributing factors, and provide targeted recommendations to address the issues identified.

The Advisory Committee meets every other month and will be made up of assigned staff of the Community Convener Grant awardees, and other experts such as: data analysts, staff of fair housing and civil rights organizations, housing industry professionals, affordable housing providers, and social service providers.

Data collection and analysis drafts were shared with Advisory Committee members for input and recommendations.

Data Analysis Considerations and Methods

A key condition for this analysis is that the analysis approach be consistent across the jurisdictions involved. This is important both to ensure findings and representations are comparable across jurisdictions and for practical reasons— given the scale of the analysis, it would not be reasonable to define a different analysis process for each jurisdiction individually.

A second condition is that, to the greatest extent possible, we ensure that we are making apples-to-apples comparisons when considering trends over time. Because change over time is a critical component of fair housing assessment, this condition is necessary for accurate interpretation and findings across many sections of the analysis. Although methods exist for accounting for changes in census geographies (census tracts, block groups, etc.), jurisdictional boundary changes caused by annexation and other activities are more difficult to identify and account for, particularly when dealing with several jurisdictions over multiple decades as in this analysis. Thus it is critical that when making comparisons over time, the analysis reveals actual demographic shifts rather than merely changes in a jurisdiction's boundary.

A substantial portion of the data used in this analysis comes from nationally available data published by HUD in the form of their AFFH-T data or from the US Census Bureau. Although both the Census and HUD produce jurisdiction-level estimates in their data, these were deemed unsuitable for this analysis by the Enterprise Team. In the case of HUD's data, although data is available at the census tract and block group level nationwide, HUD publishes jurisdiction-level estimates only for entitlement communities. Because some of the jurisdictions participating in this assessment are not entitlement communities, HUD's jurisdiction-level estimates did not provide an adequate starting point for the analysis. In addition, one of the subregions covered (suburban Cook County) is not technically a jurisdiction at all and so would not be covered in most jurisdiction-level datasets at all.

In the case of the Census's jurisdiction-level data, although data is published for non-entitlements, Census data is reported for jurisdictions as defined in the year the data was collected. So this makes comparisons over time at the jurisdiction-level impossible without a way to ensure consistent geographic definitions.

The approach we use in this analysis to ensure both apples-to-apples comparisons over time and consistency across time is to start from census tract and block group level data and aggregate up to the jurisdiction level using a CMAP-created geographic crosswalk. These crosswalks are the same method used by CMAP to create the Community Data Snapshots. This method accounts for partial tract/block groups contained within a jurisdiction and is consistent with HUD's methods for creating jurisdiction-level estimates in the AFFH-T data.

The crosswalk created by CMAP relies on apportioning census block data across each jurisdiction such that local difference in population distributions are accounted for.¹⁰ Using this method, CMAP created three weights based on the distribution of 1) people, 2) households and 3) housing units. These then

¹⁰ Note that even using block-level data, the highest resolution population data that is widely available, there is no way to account absolutely for local variations in distributions. So while this is the most accurate method, this is still an inherent source of error in the estimates.

served as weights for tract and block-group level variables in the AFFH-T dataset to create the jurisdiction-level estimates.

Variables were weighted according to their base unit of measurement. For example, variables capturing the race/ethnicity of the population use the population weights, while the variables relevant for calculating homeownership rate were weighted by household weights.

A key consideration for this method of creating jurisdiction-level estimates is that although it results in consistency across jurisdictions and across time, it does produce estimates which may vary slightly from published census estimates. In testing performed by the Enterprise Team, differences between census-published estimates and those produced by the census tract/block group aggregation method just described were typically less than 1%.

As part of the data collection process, relevant local data was also collected to supplement key information not covered by nationally available data. Jurisdictions participating in the AFH had a chance to provide relevant datasets, and information found in studies or reports to add local knowledge to each of the sections covered in the AFH report. Any local data in this document was from research identified by a member of the project team, was local data provided by one of the jurisdictions participating in this project, or local data provided by a member of the Advisory Committee. CMAP staff reviewed the local data provided and processed that data in a manner that allows for a comparison to other data in the document. More data will be added from all of these local source

Outreach Direct Quotes

Demographics summary

CHI - "Between 2000 and 2017, Chicago lost over 200,000 black residents, a phenomena so striking that many sociologists have come to describe this as a "Reverse Great Migration." Chicago's loss of black population is severe and unprecedented: Chicago is losing black residents at a rate 4 to 10 times faster than the rate of the loss of black population compared to any other large American city "

CHI - "According to Citylab, immigrants of Latinx origin are also leaving Chicago at record numbers and moving into the city at a much lower pace, a fact that, combined with the loss of black population, accounts for Chicago's overall population drop."

CHI - "The displacement of over 10,300 Latinx residents, primarily families, from Pilsen between 2000 and 2015."

CHI - "The displacement of over 19,200 Latinx residents from Logan Square between 2000 and 2014, a 36% drop in the Latinx population of Logan Square."

Segregation and Integration

CHI - "The patterns of gentrification are similar: In a community of color where neighborhood housing prices have been "depressed" but higher income white residents are interested in moving in, generally due to proximity to public resources such as parks, open space, or especially CTA train stations, at first there is some race and income mix as some higher income whites move in and the neighborhood is temporarily integrated. Soon, however, the presence of higher income white residents raises the overall market pricing of rental and for sale housing, pricing out historic working class residents of color. Increasingly--- as we've seen in neighborhoods like Logan Square, Pilsen, Bronzeville, Albany Park--- the population of color loses a foothold due to rising rents and property taxes, and is eventually overtaken by a mostly higher income white population. Communities like Lincoln Park and Wicker Park, previously Puerto Rican and mixed race, but now all white and elite, show the back end of this long-arc gentrification process, which is a re-segregation of a neighborhood."

CHI - "According to Citylab, immigrants of Latinx origin are also leaving Chicago at record numbers and moving into the city at a much lower pace, a fact that, combined with the loss of black population, accounts for Chicago's overall population drop. "Our observations tally up to indicate that Chicago's segregation is actually worsening and becoming more extreme, with much of the naturally existing affordable housing that was once affordable under the market disappearing in many of Chicago's previously diverse and previously most integrated neighborhoods such as Edgewater, Albany Park, Logan Square, Pilsen, and Rogers Park. In many of these neighborhoods, we see mass evictions of lower-income families occurring as developers buy up previously affordable buildings serving working class people of color, rehabbing them slightly to make their aesthetic more "upscale," and then evicting all the historic families and charging a price point several hundreds of dollars more each month than what the original families used to pay." According to Citylab, immigrants of Latinx origin are also leaving Chicago at record numbers and moving into the city at a much lower pace, a fact that, combined with the loss of black population, accounts for Chicago's overall population drop."

"Examples of such communities include Atrium Village and Asbury Plaza in the Near North area, Barbara Jean Wright Courts near UIC, Fullerton Courts in Lakeview, the former Lathrop Homes in Roscoe Village, Sheridan Gunnison Apartments or 820 W. Belle Plaine in Uptown, 510 W. Belmont (Belmont Harbor Towers) in Lakeview, or Northwest Tower in Bucktown."

Only where we see dedicated, hard units of physical affordable housing in higher-income or whiter neighborhoods --- housing protected by long-term affordability guarantees such as restrictive covenants and use restrictions which regulate rental prices and income-eligibility over several decades (if not in perpetuity), do we ever see reliably neighborhood economic and racial integration in any sustainable sense. "In short, free, unregulated rental markets consistently produce segregation by race and income. Taking apartment buildings out of the free market--- through use restrictions (which function as a building-based form of rent control) and/or related subsidy streams, and/or REAL inclusionary zoning tools, is the only method by which sustainably integrated living patterns by race and by income has been produced in Chicago. The City of Chicago's current market development patterns are both retrenching and increasing the segregation of Chicago's neighborhoods."

R/ECAPs

CHI-"We are seeing people living in poverty especially racial minorities pushed out of more centrally located neighborhoods and census tracts into the outlying neighborhoods on the far south and far west sides, and then to some degree pushed into the suburbs as well, with the "suburbanization of poverty."

The most notable thing about the R/ECAP map is how the areas of racially concentrated poverty have shifted to be further away from the City Center over the past 10 years.

Disparities in Access to Opportunity

Educational Opportunities

"The effect of the systematic dismantling of Chicago's public housing in neighborhoods like Bronzeville, which lost six thousand children due to public housing demolition between 1995 and 2000; an additional 7,600 children between 2000 and 2005, and another 2,700 between 2005 and 2010, for a total of 16,300 children forced out of one community in a 15 year period--- a phenomenon closely connected with the subsequent closure of dozens of schools on Chicago's south and west sides."

Employment Opportunities

Transportation Opportunities

Low Poverty Exposure Opportunities

Environmentally Healthy Neighborhoods Opportunities

Patterns in Disparities in Access to Opportunity

Contributing Factors of Disparities in Access to Opportunity

Disproportionate Housing Needs

"When MTO first started its hotline, the majority of calls originated in the North lakefront area. Over the first ten years the origin of the calls gradually migrated south so now the majority of

calls originate in South Shore, Englewood, Bronzeville areas. For the past 15 years, the origin of the calls has remained relatively constant."

"Almost 40% of calls to the hotline are in regards to repairs problems. This demonstrates besides living in demographically segregated areas, the housing in these areas are substandard and below code."

"Almost 40% of calls to the hotline are in regards to repairs problems. This demonstrates besides living in demographically segregated areas, the housing in these areas are substandard and below code. In many housing conditions are a part of the tale of two cities. The housing conditions deteriorate in neighborhoods of high percentage of people of color. Eviction rates also tend to be higher in these areas. In general tenant calling our hotline originate from areas that have high mortality rates (people die younger). More schools are closed."

CHI - "Anecdotally from 15 years of experience and observation, black families in Chicago seem to have some of the most urgent worst case housing scenarios, as well as immigrant families /individuals living without documentation regarding citizenship or legal residency, who struggle to gain access to any affordable housing supports and can find themselves in incredibly unsafe and over-crowded housing situations as a result."

Publically Supported Housing Analysis

Publically Supported Housing Demographics

Publically Supported Housing Location and Occupancy Analysis

Northwest Compass - "Non-profit Housing Support Revenue per Poor Individual" lists City resources as \$3,664 and Suburb resources as \$1,239."

CHI on the Plan for Transformation

"The destabilization of black and Latinx families is accelerating and the geographic scope of neighborhoods affected by this destabilization is expanding."

"The effect of the systematic dismantling of Chicago's public housing in neighborhoods like Bronzeville, which lost six thousand children due to public housing demolition between 1995 and 2000; an additional 7,600 children between 2000 and 2005, and another 2,700 between 2005 and 2010, for a total of 16,300 children forced out of one community in a 15 year period--- a phenomenon closely connected with the subsequent closure of dozens of schools on Chicago's south and west sides."

CHI - "However, the City of Chicago's inclusionary zoning law, the Affordable Requirements Ordinance, is falling far short on this task because: (1) it allows affordable housing to be optional (not mandatory) with developers having the option to "opt out" of providing affordable housing on-site or off-site. (2) it sets the price point for so-called "affordable" units at 60% of the Area Median Income, when protected classes statistically cannot afford that price point. The average income for Latinx families in Chicago is closer to 50% Area Median Income, and the average income for black families is closer to 30% Area Median Income. Finally the average income for people with disabilities is more like 15-20% AMI. In short, when "affordable" housing is not truly affordable to people of color and people with disabilities, then the City's production of this fake "affordable" housing does very little to reduce the City's segregation or create integrated living opportunities."

Housing Choice Partners - The segregation of Black HCV participants in majority-black communities has increased over time. In March 2018, CHA changed its Mobility Program map from a census tract-based definition of "Opportunity Area" to an overly-broad definition of "Mobility Area" based on Chicago Community Area designations.

"This increased segregation exists despite CHA's implementation over a decade ago of a Mobility Program and the utilization of Exception Payment Standards of 150% in Mobility Areas. Mobility moves via CHA's Mobility Program are restricted in reach by funding limitations. Approximately half of HCV moves into Mobility Areas are made without the assistance of the Mobility Counseling Program"

Housing Choice Partners - "Nearly 80% of Chicago's HCV participants continue to reside in high-poverty, primarily Black census tracts that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments."

Housing Choice Partners - "If approved, a landlord will only be eligible for a single incentive payment regardless of number of lease ups or duration between new lease ups. This will likely disincentivize landlords from engaging with HCV program and, therefore, will reduce access to mobility areas and decrease efforts of racial integration via the HCV program." Nearly 80% of Chicago's HCV participants continue to reside in high-poverty, primarily Black census tracts that have little access to opportunity, including reliable transit, well-performing schools, job centers, and healthy physical and social environments."

CHA recently proposed in its Draft 2020 Moving to Work Plan to limit eligibility for landlords in mobility areas to receive incentive payments when renting to HCV participants. Previously every new lease up was eligible for an incentive payment. During this AFH process it should be determined how much the implementation of the incentive payment (before its 2020 change) increased mobility among HCV participants. It is worth conducting a cost benefit analysis on this policy change.

HCV participants persistently face source of income discrimination (illegal in Cook County & Chicago).

"The voucher programs of both the CHA and HACC are overwhelmingly utilized by African American mothers with children. There is also a disproportionately high number of persons with disabilities utilizing these programs when compared to the regional population."

CHI - The voucher program has not been set up to enable voucher holders to "compete" with market renters in high-market neighborhoods.

Disparities in Access to Opportunity

Disability and Access Analysis

Disability and Access Analysis

"We have heard stories and witnessed residents having to carry disabled families members up and down steps because management refused to install a ramp for years on end. In addition, there is a challenge in that the most wheelchair accessible infrastructure (e.g., high quality, well maintained streets and sidewalks) tends to be located in the least affordable communities, producing patterns where residents with disabilities need to choose between accessible sidewalks and affordable rent."

Accessible housing continues to be scarce and costly. The CHA under its MTW agreement has instituted a 250% exception rent for accessible units, however, there is no sufficient system in place to support increased payment standards during rent reasonableness determination. The question remains: what is the market value of accessible features? Understanding the value of accessible features/creating a standard will make it easier for HCV participants in need of accessible housing to find rental housing.

Integration of persons with Disabilities Living in Institutions and other Segregated Settings

Disparities in Access to Opportunity

Contributing Factors

Fair Housing Environment, Outreach Capacity, and Resources Analysis

APPENDIX B

PUBLIC COMMENTS

Summary of Public Comments

Nine individuals or agencies submitted comments on the proposed Chicago Blueprint for Fair Housing. Some individuals submitted several comments, resulting in 29 total comments received. The comments fell into three broad categories: policy-related comments, comments related to the Chicago Housing Authority (CHA), and comments concerning personal housing issues. All comments will be considered when finalizing the Chicago Blueprint for Fair Housing.

The policy-related comments generally praised the comprehensive approach in the Blueprint. However, many comments proposed various ways to address fair housing issues, including working with the private financial industry to address the harms committed by lenders, such as redlining and predatory lending; addressing the needs of people with disabilities that reach beyond finding affordable, accessible, and safe housing; as well as the creation of a Social Housing Acquisition Fund.

The comments related specifically to the CHA included suggestions that the CHA amend its occupancy policies; allow Housing Choice Voucher (HCV) participants to have a voice similar to that of public housing residents; shorten leasing approval periods; take a lead role in the lease-up process by creating and requiring use of a uniform lease agreement; require that property owners in the HCV program be licensed by the State of Illinois; take a more proactive role in addressing housing discrimination; and address the issue of building conditions faced by HCV holders.

Policy-Related Comments

1. I commend the regional approach taken by this report. The municipalities that participated in the report should continue to enlist other local municipalities implementing the report and to persuade them to participate in future assessments. The recommendations in the report are feasible. I would suggest regular procedures to report on how they are implemented and to study their effectiveness in overcoming the problems identified. **Michael P. Seng**
2. I would recommend that more emphasis be given to inspecting new multi-family construction to see that it meets the accessibility requirements of the 1988 Amendments Act. I know there is a lawsuit pending against the City of Chicago that impacts on this issue, but enforcement of the requirements should proceed regardless of the outcome of the lawsuit. Study should also be given to whether the 1988 requirements should be enhanced. **Michael P. Seng**
3. I think more emphasis should have been given to having the local municipalities work with the private financial industry to be sure that lending is equal throughout all communities. This could involve the local or branch offices and the creation of better financial products. Redlining was done by the government and real estate brokers, but it was also done by the lending industry. Also, the financial industry engaged in predatory lending practices that partially caused the financial meltdown in 2008 and that devastated communities of color. We still see the effects of these practices. The availability of good financial products in communities of color is essential to reverse the segregation that we have today. Regulation of the financial industry is done at the

federal and state levels, but local governments can be very influential in seeing that local lenders serve the community equitably. **Michael P. Seng**

4. It is good to see such effort towards people with disabilities (PWD); however, to truly address this issue, we need to confront the systems currently in place and end institutionalization. Institutions, including nursing facilities and group homes, design their programs to trap residents there and profit off of their subsidy programs, thereby preventing them from living in community as the ADA promises us. I, myself, have spent the last 5 years desperately trying to stay in community with help from friends and family so that I do not become trapped as many of my PWD comrades are. That comes at a rent-burden of 99%, not including utilities. I have \$14 every month left over after paying rent. Many don't have the kind of support needed to do this. We must specifically engage people in these institutions when we do these planning studies, address programs specifically to get them out of those institutions and paired with Home and Community Based Services and Supports (HCBS) and ensure that they can sustainably have a living income level, currently not provided by SSI or SSDI. **David Zoltan**
5. Housing is not the only deficiency for people with disabilities (PWD). There are well-known problems and shortcomings in the paratransit program that services the city and county. While the draft acknowledges the program's existence, it does not do enough to talk to PWD and discover how they have been mistreated and mishandled as a participant in the program. I am glad to have the free public transit made available through the state, but a true paratransit program that can service our community is essential as well. **David Zoltan**
6. Again, I appreciate the free public transit access as a PWD, however this access should extend not just to people in affordable housing as suggested in the draft, but to all people. Fees for transit are a low-key tax on the poor and working class and thus regressive. Removing payment systems entirely and paying for public transit with taxes on the businesses that most benefit from the workers and customers that use it would save the transportation system money in enforcement and technology, save tremendous money for passengers, and increase usage of the system. Many cities around the world have free public transit systems, paid by taxes, and we should join them to increase opportunities and access. **David Zoltan**
7. In combatting NIMBYism, we must ensure that all people, even those with sexual assault records and thereby residency restrictions, can find housing. Those residency restrictions have been disproven to have any effect on recidivism whereas homelessness is highly correlated to recidivism. It should be a priority for the city to remove the use of those restrictions and ensure housing for all. **David Zoltan**
8. I am discouraged by the bias towards training of the literal agents of the real estate industry who are promoting racial and ableist segregation. There are systemic barriers and rampant racism and ableism in the industry that can't simply be trained away. We must set up alternate systems to replace the bigoted ones. **David Zoltan**
9. While a noble goal to ensure federally funded units meet UFAS standards, we are beyond 30 years of living with the ADA. We must become mandated to create accessibility for all. Not just for the tenants who we hope will be able to age-in-place either, but for community members that might visit as well. I recommend requiring ALL new housing construction to meet minimum standards of using Universal Federal Accessibility Standards (UFAS) including 100% of units to at

least American National Standard Institute (ANSI) Type A accessibility as well as the requirement in Goal 3.D for the higher ANSI Type B Standards for 10% of units to UFAS Mobility Standards and 4% of units to Vision and Hearing Impairments Standards. **David Zoltan**

10. I strongly recommend in the attempt to increase affordable housing and better promote use of the Community Land Trust, that Chicago adopt a Social Housing Acquisition Fund which it can use to buy properties that would otherwise be sold to investors and corporations, especially those from outside the city. In conjunction with appropriate Pergovian taxes that disincentivize the commodification of land and housing, a Social Housing Acquisition Fund would allow the city to purchase properties, move them into the Community Land Trust, and make them permanently affordable while allowing the residents to have democratic control over their housing and its maintenance. Especially if paired with a first-opportunity-to-purchase law as was put into the Woodlawn/Obama Center Ordinance, this would be a powerful tool to ensure affordability for Chicago residents rather than corporate interests forcing further gentrification and displacement. **David Zoltan**

CHA-Related Comments

11. "Two Hearts Beat As One" should be reviewed for the possible elimination of this policy. It is inappropriate to ask or require mixed cohabitation sleeping arrangements with fathers and daughters sharing the same room, mothers and sons sharing the same room, sisters and brothers sharing the same room, especially when the ages of minors must be taken into consideration with these accommodations that are being demanded by CHA for economic reasons. **Charlotte Starks, Housing Choice Voucher participant**
12. The CHA must take responsibility for unfair housing conditions and treatment of tenants by including and abiding by the Chicago Residential Landlord Tenant Ordinance either in the Administrative Plan In its entirety or by including it in its policy. To not abide by the ordinance is unlawful because it encourages owners to use CHA as their attorney in actions against the tenant especially in cases of retaliation. **Charlotte Starks, Housing Choice Voucher participant**
13. Investigations for approval for leasing must be shortened so that participants can secure decent housing before the apartments are given to other candidates who do not have vouchers, therefore do not have to wait for lengthy approvals from CHA. **Charlotte Starks, Housing Choice Voucher participant**
14. The CHA should review leasing agreements for voucher participants to ensure the leasing agreements are legal and valid. CHA should require a uniform leasing agreement for all participants printed by CHA and distributed as part of the rental and HAP agreement. **Charlotte Starks, Housing Choice Voucher participant**
15. Allowing property owners to secure a year's lease agreement for one year and then revert to month-to-month tenancy permits housing abuses that can lead to evictions and homelessness. It permits the owner to raise rents on a month-to-month basis above the 30% to 40% for low-income participants. **Charlotte Starks, Housing Choice Voucher participant**
16. Inspection failures in common areas must not be charged to individuals at the time of HQS inspections. This could impact the tenants to a required move instead of requiring the owner to

bring the codes up to the standards of the City of Chicago and CHA/HUD requirements. **Charlotte Starks, Housing Choice Voucher participant**

17. Required moves/evictions sanctioned by CHA on behalf of property owners as a result of retaliation from owners due to complaints against the owner must cease immediately. CHA must require owners to improve their services rather than to inconvenience the tenant. **Charlotte Starks, Housing Choice Voucher participant**
18. CHA must require all property managers and management companies to be licensed by the state of Illinois as required by law and give proof of the license. Too many property managers do not have the skills to handle tenants legally resulting in illegal evictions and egregious offenses against the Chicago Landlord and Tenant Ordinance. **Charlotte Starks, Housing Choice Voucher participant**
19. The Chicago Blueprint for Fair Housing highlights significant and troubling patterns of housing discrimination, particularly against voucher holders in Chicago. As a group, voucher holders and our families are some of the most stigmatized and discriminated against households in the city. This discrimination locks us out of housing opportunities and harms our ability to provide for our families. In reviewing the Chicago and CHA goals regarding the enforcement of our fair housing protections, we are disappointed to see a lack of concrete action steps. Greater resources for the enforcement of our fair housing rights are needed for households facing discrimination to seek justice. Additionally, the City and CHA must take a more proactive stance in addressing discrimination, as currently, the burden too often falls on housing seekers, and for voucher holders working under a strict timeline to secure housing, we do not have the time to educate landlords on the law and/or pause our housing search to file complaints of discrimination. We recommend the City and CHA aggressively target housing providers with an education campaign on fair housing and other relevant laws and responsibilities and launch a public campaign to signal to landlords that the city takes a hardline stance against illegal discrimination in all its forms. **Chicago Area Fair Housing Alliance and Chicago Housing Choice Voucher Participant Leader Board**
20. The Chicago Blueprint for Fair Housing notes that Chicago residents face severe buildings conditions issues, including those that pose hazards to health and safety. As voucher holders, we are acutely aware of such conditions and are often at a disadvantage in reporting such conditions and issues. Because landlords hold a disproportionate amount of power in the landlord/tenant relationship, particularly for voucher holders, we often feel inhibited from reporting issues for fear of losing our homes, and with the lack of alternative housing options available to us due to discrimination, discrepancies in market cost and voucher value, and other factors, losing our homes could mean losing our long-term housing stability. The Blueprint fails to adequately address the buildings conditions issues that voucher holders and other renters face. We recommend that the City and CHA coordinate to define and implement better, more proactive healthy homes policies and programs, such as those outlined in the proposed Chicago Healthy Homes Check-up Program ordinance. **Chicago Area Fair Housing Alliance and Chicago Housing Choice Voucher Participant Leader Board**
21. The CHA must address the areas where its current policies and programs may put voucher holders at a disadvantage when competing with market tenants for housing. As a Moving to Work PHA, the CHA has greater flexibility in implementing innovative programs to improve

housing access for voucher holders; yet we fail to see this flexibility used to the benefit of voucher holders. For example, delays in the lease-up process (which are more significant than other large public housing authorities), failure to address discrimination from landlords, and problems with CHA contractors, including issues with delays in inspections, all create a landscape that limits housing access for voucher holders. The CHA goals in The Blueprint fail to address these key issues that limit fair housing access for voucher holders, and we strongly urge the CHA to create goals and measurable benchmarks on these points. **Chicago Area Fair Housing Alliance and Chicago Housing Choice Voucher Participant Leader Board**

22. The CHA should conduct an internal audit of all policies and programs and identify and mitigate discrepancies with HUD requirements and/or local laws and regulations. For example, policies and programs regarding the following: tenant background checks and compliance with the Just Housing Amendment; reasonable accommodations for people with disabilities; upholding tenants' rights and addressing retaliation issues; support for households experiencing domestic violence and/or sexual harassment; language accessibility; and public comment and engagement requirements. **Chicago Area Fair Housing Alliance and Chicago Housing Choice Voucher Participant Leader Board**

23. Voucher holders need a voice in the policies that impact us. Unlike public housing residents, voucher holders do not have a formal outlet within the CHA to take part in the decisions that affect us. There have been several attempts throughout the years to create a forum for voucher holders to formally advise the CHA, but these attempts have failed, largely due to a lack of commitment, resources, and follow-through from the CHA. We need a seat at the table in influencing the policies that impact us. To that end, we urge the CHA to create dedicated seats on the Board of Commissioner for voucher holders. These seats should be filled through a democratic election process by and for voucher holders. **Chicago Area Fair Housing Alliance and Chicago Housing Choice Voucher Participant Leader Board**

Personal Housing Comments

24. I have been living at Mulvey Place for 3 years. My apartment A/C unit was not working when I moved in and is still not working. There have been two contractors that came out to fix the unit, but it has not been fixed and my wife is asthmatic bronchitis with severe allergies. I am asking for help to get this issue resolved. Looking forward to a response in this matter. **Esmond B.**

25. I think that it is wonderful to provide public housing for people like me because I really need somewhere to stay because I can't afford market rent. The Dearborn Homes is a mess, and I don't think that the management cares about the elderly or the children that live in those buildings. The buildings' upkeep is poor. I think the 2710 State Street building is the worst building of all. I have complained about that building since I lived there, and no change has come. The shooting and drug selling is out of hand. The children can't play outside safely without having to dodge bullets. People sleeping in the stairways or using the elevator or stairs for the bathroom. What do you think about the change to the area? I would love to invite my family and friends over to see how wonderful the apartment looks but coming into a building like this is impossible and makes me ashamed of the building. Will it ever be a nice place to live? The apartment is beautiful I love my house it's when I go outside. **Cynthia S.**

26. I would like you all to discuss how you all will deal with management that does not fix issues such as no screens on windows (been here over 5 years and still don't have any), broken tile (put in numerous work orders), bars on all windows (still have not been removed). If there is a fire me and my daughter are dead. I don't have a key to my back building entrance door. These issues that keep living conditions unbearable and it seems you don't care. Let's discuss!! **Mieshia R.**
27. I have lived where I am for 20 years. It's no longer safe in my neighborhood. I don't be out at night or hardly in the daytime. I am a rape victim. I suffer from PTSD. I take medication. I need help in finding a new place. Is there somewhere I can get help? My sister used to help me. She died of COVID last February. I need help. **Patricia J.**
28. My question is if you're located housing in a bad area and you're scared to live there, can you request for an emergency move? **Shay H.**
29. I moved into my unit Dec 5, 2020, after viewing the apartment. I moved forward with signing my lease. I was told by the viewing agent what I should expect and if I should have any issues, I should contact resident care. When I didn't receive my mailbox key, I contacted resident care with no follow up. After the time allotted for the follow up, I called again as I was told by the rep that I would hear from the property manager who I left voicemails for I never heard anything from it took a month and a half to get my mailbox key. After that I had to contact resident care due to the fact my cabinet doors were painted shut, after calling at least twice and 3 weeks later maintenance came out to open the cabinet doors. We experienced heavy snow and waiting to see if maintenance would remove the snow and ice from the back of the building where we pay to park. I contacted resident care via email with pictures to show how dangerous it was for us to exit the building. Again, no communication or follow up from anyone. March 15, 2021, my sister informed me that she was taking herself and her husband to the hospital. Later that evening she texted that they tested positive for covid. On March 19, 2021, my son and I were tested for covid. My results were negative; however, while waiting for his test results, I stopped by the leasing office to pick up my parking sticker. I was told that I needed to schedule an appointment to pick up my sticker and on March 22, 2021, I was at work when I received a call telling me my 13 yr. old had tested positive for covid. I called the leasing office to inform resident care of my situation knowing the expiration date was coming up and I would not be able to come in the office. I was told that the property manager would get in contact with me regarding my parking sticker. I called on the April 1, 2021, to pay my rent and parking fee and to let the resident care rep know I now have covid and I have not heard from the property manager regarding my parking sticker. I asked if a family member would be able to pick up the sticker for me. The rep simply stated that she has noted my account and that the property manager would get in contact with me on April 4, 2021 I receive a call from my niece informing me that her father has passed away from covid. I have not received any communication from the property manager until my car is towed from my address on May 8, 2021. This is after I contacted the office asking why my car was towed, and also asking where the location of the recovery company was to get my car back. Please keep in mind I have just returned to work April 22, 2021 upon receiving my negative results and quarantining another 4 days as advised. I was unable to attend my brother-in-law's services or be there for my sister in her time of need wanting to heal and take proper safety measures. I had to call and get a friend to take me to get my call schedule an appointment to get my sticker at 3pm on May 8, 2021. Once I get to the leasing office, I realize I am early. I called the office and asked if there was a payment that needs to be made. I was told

no I was just picking up my parking sticker. Mr. Marcos greets me at the door. I informed him that I was highly upset, and the unprofessional conduct was unacceptable. He stated that he would give me the parking sticker however, I would need to contact the resident care on Monday May 10, 2021, to schedule yet another appointment to fill out paper another inconvenience to me after paying \$218.50 to get my car back that was in the far south suburbs. After the scheduled appointment was verified, nothing was ready to assure that unpleasant experience wouldn't continue. This is not right others placed in this position less fortunate than I really struggling to make it. I was blessed to have extra savings to get my car and I have someone take me to get my car which should have never happened and could have been avoided if the property manager would have followed up with me. As I told Mr. Marcos it appears that Pangea doesn't care, and once money is received the care title of resident care goes out the windows and requests fall on deaf ears. Please advise what can be done or who do I complain to get heard this and worse is happening all over the city and in buildings that the City is helping with funding only to take advantage of the tenants. **Rochelle L.**